# A STUDY ON IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN HILL STATIONS WITH SPECIAL REFERENCE TO VALPARAI TALUK, COIMBATORE DISTRICT

*Thesis submitted to the Periyar University*

*In partial fulfillment for the requirements for the award of degree of*

**DOCTOR OF PHILOSOPHY IN MANAGEMENT**


***Submitted by***

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# CERTIFICATE

I certify that the thesis entitled **"A STUDY ON IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN HILL STATIONS WITH SPECIAL REFERENCE TO VALPARAI TALUK, COIMBATORE DISTRICT"**, submitted for the award of the degree of **Doctor of Philosophy in Management** by **Mr. S.BALAMURUGAN**, is a record of original research work carried out by him during July 2010 to January 2015 under my guidance and supervision, and this work has not formed the basis for the award of any degree, diploma, associateship, fellowship or other titles in this University or any other University or Institution of higher learning.

***Place : Salem*** ***Signature of the Supervisor***

***Date:***

# DECLARATION

**I, S.Balamurugan** hereby declare that the thesis entitled **"A STUDY ON IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN HILL STATIONS WITH SPECIAL REFERENCE TO VALPARAI TALUK, COIMBATORE DISTRICT"**, submitted to Periyar University for the award of the degree of **Doctor of Philosophy in Management** is a bonafide record of original research work carried out by me during 2010 to 2015 under the guidance and Supervision of **Dr. J. SENTHIL VELMURUGAN, MBA, M.Com, Ph.D, PGDCA.,** Assistant Professor, Periyar Institute of Management Studies **(PRIMS),** Periyar University, Salem and has not formed the basis for the award of any degree, diploma, associateship, fellowship or other titles in this or any other University or other similar institution of higher learning.

***Signature of the Candidate***

**(S.BALAMURUGAN)**

***Place : Salem***

***Date :***

*Dedicated To*



*My*
*Beloved Parents*

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# LIST OF ACRONYMS

| S.No | Acronyms | Expansion |
|---|---|---|
| 1 | AMOS | Advanced Mechanical and Optical Systems |
| 2 | BGB | Bangladesh Grameen Bank |
| 3 | BLF | Bank Linkage Programme |
| 4 | CSWB | Central Social Welfare Board |
| 5 | DRDA | District Rural Development Agencies |
| 6 | DWACRA | Development of Women And Children in Rural Areas |
| 7 | EGM | Expert Group Meeting |
| 8 | GDP | Gross Domestic Product |
| 9 | IANS | Indo-Asian News Service |
| 10 | ICDP | Integrated conservation and development projects |
| 11 | ICDS | Integrated Child Development Services |
| 12 | IFAD | International Fund for Agricultural Development |
| 13 | IGA | Income Generating Activities |
| 14 | IMY | Indira Mahila Yojana |
| 15 | IRDP | Integrated Rural Development Programme |
| 16 | ISWE | Integrated Scheme for Women Empowerment |
| 17 | JRY | Jawahar Rozar Yojana |
| 18 | MFI | Microfinance Institution |
| 19 | MSY | Mahila Samridhi Yojana |
| 20 | MVN | Mahalia Vikas Nidhi |
| 21 | MYRADA | Mysore Resettlement And Development Agency |
| 22 | NABARD | National Bank For Agricultural And Rural Development |
| 23 | NBFCS | Non Banking Financial Companies |
| 24 | NCSW | National Commission on the Status of Women |
| 25 | NCW | National Commission for Women |
| 26 | NGO | Non-Governmental Organization |

| | | |
|---|---|---|
| 27 | NHP | National Health Policy |
| 28 | NNP | National Nutritional Policy |
| 29 | NPA | National Plans of Actions for Women |
| 30 | NPE | National Policy on Education |
| 31 | NPP | National Perspective Plan for Women |
| 32 | PDS | Public Distribution System |
| 33 | PLF | Panchayat Level Federations |
| 34 | RBI | Reserve Bank of India |
| 35 | RGSEAG | Rajiv Gandhi Scheme for Empowerment of Adolescent Girls |
| 36 | SEM | Structural Equation Model |
| 37 | SEWA | Self-Employed Women’s Association |
| 38 | SGSY | Swarna Jayanthi Gram Swarozar Yojana |
| 39 | SHG | Self Help Group |
| 40 | SIDBI | Small Industries Development Bank of India |
| 41 | SJSRY | Swarna Janthi Sahahari Swar Rozhar Yojana |
| 42 | STEP | Support for Training and Employment Programme |
| 43 | TNCDW | Tamil Nadu Corporation for Development of Women |
| 44 | TREAD | Trade Related Entrepreneurship Assistance And Development |
| 45 | TRISEM | Training of Rural Youth of Self Employment |
| 46 | UIP | Universal Immunization Programmes |
| 47 | UN | United Nations |
| 48 | UNDP | United Nations Development Programme |
| 49 | UNECE | United Nations Economic Commission for Europe |
| 50 | UNICEF | United Nations Children's Fund |
| 51 | WHO | World Health Organization |

# CHAPTER – I

# INTRODUCTION AND DESIGN OF THE STUDY

## 1.1 INTRODUCTION

Globalization has brought substantial revolution around the world, but in India, the empowerment is totally contradicting, between the rich and the poor, because the structure of economy is dualistic. Here one could visualize the growing companies, booming stock markets and souring profits making the rich; the richer on one hand, curtailing incomes and wages in the fields of agriculture and allied activities in making the poor, poorer. The rural poor were reeling on informal credit channels such as local money lenders, market vendors, shopkeepers and others, including friends and relatives. Credit in informal system is usually available in plenty, when and where required and often without collateral and lengthy documentation and formalities because of the personal intimacy. However, the interest rates are not only extremely high but sanctions often include conditions like verbal and written which are heavily loaded in favour of the lender and are detrimental to the interest of the borrowers.

Micro finance emerged as a noble substitute for informal credit and an effective powerful instrument for poverty reduction among people who are economically backward and vulnerable in various countries. It provides a Variety of financial services including loans, deposits, payment and insurance services to the low income households and their micro-enterprises.

Persuaded with the potential role of micro-financing in eradicating poverty, the South Asian countries especially, India and Bangladesh have been actively pursuing the policy of setting up formal network of micro financing institutions. These institutions include Non Governmental Organizations (NGOs), Non Banking Financial Companies (NBFCs) and government sponsored programmes.

In India, the Self Help Group (SHGs) through microfinance institution (MFIs) made beginning with the National Bank for Agricultural and Rural Development (NABARD), funded project on "savings and credit management of self help groups" of Mysore resettlement and development agency (MYRADA) in 1986-87. Again in 1988-89, NABARD undertook a survey of 43 NGOs spread over eleven states in India, to study the functioning of self help group and possibilities of collaboration between banks and SHGs in the mobilization for rural saving and improving the delivery of credit to the rural poor[1].The survey results were encouraging, which made NABARD to impress upon Reserve Bank of India (RBI),in response to that Reserve Bank of India, on July 1991, advised the commercial banks and cooperative banks, to extend credit to the SHGs under the pilot project of NABARD, where in 500 SHGs all over India were covered. Since then SHGs became a regular component of the Indian financial system.

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[1] Rajaram Das Guptha (2001)."***Working and Impact of Rural Self Help Group***", Indian Journal of Agricultural Economics, September.2001.

Further in 1994 RBI constituted a working group to formalize the device to large extent and to review the functioning of NGOs and in intensifying and deepen their role in the rural sector. In response to the recommendations, RBI advised the bank lending to SHGs through MFIs be considered as an additional segment under priority sector2.

**1.2 EMPOWERMENT**

Empowerment is the course of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Innermost to this process are actions which build both individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets.

Empowering may be understood as enabling people, especially women to acquire and pass resources, in order to make decision on their own or resist decisions that are made by others that affect them. It has simultaneously become a tool for analysis and also an umbrella concept to identify almost every conversable development intervention[3]. It is very difficult to define empowerment with the universal accepted definition. Because of being empowered vary across time, culture and domains of a person's life: in India,

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2 Brinda Rani Dass (2013). "***Socio-Economic Empowerment of Women through Self-Help Groups in Villupuram District"***, Thesis, 2013.

[3] Deshmukh Ranadive and Murthy.K,(2005). "***Micro Credit, Poverty and Empowerment***", Linking the Trade, Sage Publications, New Delhi.

a low caste woman currently feels empowered when she is given a fair hearing in a public meeting, which is comprised of men and women from different social and economic groups; in Brazil, in Porto Allegre, citizens both men and women feel empowered if they are able to engage in decisions on budget allocations; in Ethiopia, citizens and civil society groups report feeling empowered by consultations undertaken during the preparation of the poverty reduction support program; in the USA, immigrant workers feel empowered through unionization which has allowed them to negotiate working conditions with employers; and in the UK, a battered woman feels empowered when she is freed from the threat of violence and becomes able to make decisions about her own life4.

However, there are four dimension of empowerment such as cognitive, psychological, economical and political[5]. Empowerment can obtain the place at a hierarchy of different levels of individual, household, community and society. It is facilitated by providing encouraging factors such as exposure to new activities, which can build capacities and removing inhibiting factors like lack of resources and skills. Empowerment can thus be concluded as the process of enhancing individual or group capacity to make choices and transform those choices into desired actions and outcomes.

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[4] World Bank Report (2013). "***Women Empowerment***". Retrieved from web.worldbank.org on 5-8-2013).

[5] Stromquist,N.P.(1994). "***Gender and basic education in international development corporation"***, UNICEF Staff report, New York.

**1.3 NEED OF THE STUDY**

Economic development in the country has brought significant changes in the outlook and life style of women. A major development since mid 1960's is the formation of mutually helping groups called Self Help Groups[6]. Self Help Group's(SHGs) have over the years, grown in number and their success rate through several innovative ways, their experience and evolution have drown their attention of researchers to draw lessons for their sustainable development.

Earlier development efforts are in contrast that stressed economic growth. They aimed at changing the conditions of women's way of living rather than their position. It is essential to observe changes in these contexts, which had occurred in some women who were given a chance to break old style of power structure and social system through Self Help Groups. Large number of nongovernmental organization use Self Help Groups as major activity, Government agencies also promote Self Help Groups. Empowerment of women is one of the major substances in all the development policy today. It describes the process where the powerless or disempowered women acquire greater share of control over resources and decision making.

The Self Help Groups are organizational innovation to bring empowerment among women and it has covered all dimensions of their life.

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[6] Berna.J.J,(1960). "***Industrial Entrepreneurship in Madras State***". Asia Publishing House, Bombay.

The social-cultural background of the country is patriarchal in nature wherein women are traditionally engaged more in housekeeping rather than income generating. Though a large number of studies have been conducted on Self Help Groups and its related areas, very few were on empowerment of women in hill stations. It may due to the various constraints like lack of time, cost, personal constraints and difficulties of approaching the Self Help Groups in hill stations, with this conceptual insight the task of this study is taken up.

**1.4 STATEMENT OF THE PROBLEM**

Development of a nation cannot be isolated from the development of women who constitute nearly fifty percent of the population and remaining also directly or indirectly depends on them. In spite of their major share in the development of civilization, yet their status in the most parts of the world is not equal to men and they are less privileged. And it witnessed that there are 1.3 billion people who live in absolute poverty around the globe, out of which 70 percent are women[7]. For these women, poverty doesn't just mean scarcity and requirement. It means denial of rights, curtailed opportunities and silenced voices. India is noted for its rich cultural heritage, respect for traditional values and honour for women, but still largely male chauvinism is practiced in all the endeavor of the life. Women are treated like slaves and they are not provided an opportunity to even come out from their home.

[7] Webmaster (2013***).*** *"**Report on Women status in the World**"*. Retrieved from www.Care.org, on 5-8-2013.

This dreadful condition of women necessitates the evaluation of the novel strategies/programmes adopted by the governments, NGOs and other agencies in the area of women empowerment along with its impact on making changes in the socio-economic condition of women. The 73rd and 74th amendment of the constitution paved the way for decentralization of powers which enabled the poor to realize the presence of government in their vicinity. In this context in Tamil Nadu, a mission was set up to facilitate the local self-government in its antipoverty initiatives through empowering women at grassroots level. Initially, the government introduced a scheme called TRISEM, and then it was changed to cover the welfare of the women in the name of DWACRA. Both these schemes met utter failure to empower women, because of their illiteracy and poor understanding of these schemes. Only marginal amounts of the people were benefited. At this juncture, the success of Self Help Group initiated by Prof.Mohammed Yunus at Bangladesh diverted the minds of beauracrats and politicians to introduce the same scheme in India. Mahalir Thittam is a holistic, participatory, women oriented and innovative poverty reduction approach implemented by Tamil Nadu Corporation for Development of Women, in the year 1989. Based on Self Help Group (SHG) approach and is put into practice in partnership with Non-Governmental Organisations (NGOs) and Community based organizations, which encompasses all sections of poor women and the motto of Self Help Group is women empowerment.

All the policy initiatives and administrative efforts have attained mixed results in achieving the goal of improving the conditions of women in India. While the women among certain sections are fully benefited through various state sponsored initiatives, but the women who belongs to Hill Station are still backward and are not in a position to utilize the benefits of various programmes. Most of the initiatives lost its focus many times as they were implemented by a host of agencies with lack of coordination with one another high level of procrastination, resulting in high delivery cost and the resource got scattered.

Hence neither economic betterment nor socio-cultural changes were satisfactory in the lives of hill station women at the grass root level. And also the hill station women are facing many innumerable problems, Such as increasing heavy work at low wages, Poor economic condition, dependability, lack of education and unfavorable environment for their children education, poor infrastructure, transport, wild animal threats and isolated from society etc.

Though there are large number of studies were conducted related to women empowerment and Self Help Groups in Coimbatore district, none of the researcher made an attempt to study the women empowerment in Valparai taluk. Hence, a study on women empowerment through Self Help Groups in hill station gains more relevance to the study area. Based on the above concern the following questions were probed.

1. Does Self Help Groups really empower women in Hill stations?
2. How far the Self Help Groups scheme empowering women in various dimension such as social, economical, political and cultural in the study area?
3. What kind of factors affect women to get empower through Self Help Groups?

**1.5 OBJECTIVES OF THE STUDY**

The following are the objectives of the study.

1. To study the factors that influence women to register as a members in Self Help Group.
2. To analyse the dimensions of women empowerment in Socially, Economically and Politically after becoming the members in Self Help Group.
3. To trace out the changes in decision making power after becoming the members of women Self Help Group.
4. To examine the perception of women education among the members of women Self Help Group.
5. To identify the common problems encountered by the women Self Help Group members.
6. To study the interrelation between empowerment variables and suggest a model for women empowerment.

## 1.6 SCOPE OF THE STUDY

This target group has been selected because the present and future generation can be assessed through knowing the present status of women. The targeted group was women members in Self Help Groups at Valparai. This study will highlight the past and present status of women members in Self Help Groups in the line of social, economical, political, decision making power and education, also this effort will throw the lime light on problems faced by Self Help Group members both in personal as well as in group level too. This will capture the attention of Non Government Organizations (NGOs) and bankers. Further; it suggests ways to the government in formulating and enforcing regulatory and legal reforms to the Self Help Groups which are functioning in hill station especially at Valparai.

## 1.7 RESEARCH METHODOLOGY

Research is "systematized effort to gain new knowledge".[8] Research is a logical and systematic search for new and valuable information on a particular topic. It is an examination of finding solutions to social problems through objective and systematic analysis. It is an exploration of knowledge which is a discovery of hidden truths.

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[8] Redman Peter (2001), "***Good Essay Writing***". A Social Sciences Guide, London, Sage Publication, p.73.

### 1.7.1 RESEARCH DESIGN

The present study is both Explorative and Descriptive in nature.

**Stage I** - This stage of the research is exploratory in nature. This has been done in two stages. The preliminary stage is with regard to the undertaking of detailed secondary search about past and present practices of Self Help Groups and its members in India. This exploratory search has provided a substance for the preparation of questionnaire in the next stage.

**Stage II** – Descriptive research study has been carried out at the second stage by applying survey method. Data for the study have been collected from selected Self Help Groups at Valparai. The researcher used closed-ended and open-ended questions to collect primary data, which has covered the socio-economic profile of the respondents, economic status, social and political involvement, changes of decision making power, perception of women education and problems of Self Help Groups members in a systematic way.

### 1.7.2 AREA OF THE STUDY

Valparai is a taluk and hill station in Coimbatore district of Tamil Nadu, India. Located 3,500 feet above sea level on the Anaimalai Hills range of the Western Ghats, at a distance of 100 km from Coimbatore and 65 km from Pollachi. There are ten taluk in the district viz.., Annur, Coimbatore North, Coimbatore South, Kinathukadavu, Mettupalayam Pollachi, Sulur, Valparai, Madukkarai and Perur, out of which valparai taluk is the only hill

station which is purposely selected for this study. Though it has many of potential resources, the people are still struggling either in work or in day to day life. Another serious problem of the study area is rampant migration of plantation workers to the plain areas, due to the human-animal conflict and low wages in the region. According to the census of 2011, the population of Valparai municipality was 70,859. When compared to population during the 2001 census was 95,107, the decrease is significant. And Valparai had a Gender-ratio of 1,013 females for every 1,000 males, much above the national average of 929. Scheduled Castes and Scheduled Tribes accounted 59.68% and 1.75% of the population respectively. Valparai has high average literacy rate of 78.47%, compared to the national average of 72.99%.The economy of Valparai depends on plantation crops. Since the place has a high concentration of tea and coffee estates, most of them are working in plantations as labour.

### 1.7.3 SAMPLING METHOD

Instead of obtaining information from each and every unit of the universe, only a small representative part is studied and the conclusions are drawn on that basis for the entire universe or whole population. Hence, this research uses sampling method for collecting data. For this research proportionate Stratified random sampling is used for collecting the data as the region wise population size exist.

For the present study valparai was purposely selected. There are five hundred and fourteen (514) Self Help Groups functioning in the study area, for the purpose of this empirical research study the respondents were chosen from East, West, South and North. Each region is treated as strata (Homogeneous sub groups or sub population). The sample size for the study is calculated with the margin of error of 5 % and 99 % confidence level and the sample size is calculated as 610 from the population size of 7030. Further from each stratum the sub sample size is calculated proportionately.

**Required Sample size for Group =** $$\left( \frac{SS}{1 + \frac{SS - 1}{N}} \right)$$

Where Sample Size (SS) = $\left( \frac{Z^2 * p(1 - p)}{C^2} \right)$,

Z = Standard normal value = 2.58 for 99 % confidence and 1.96 for 95 % confidence.

P = Percentage picking a choice normally 0.5,

C = Level of significance = 5 % =0.05

$$SS = \left( \frac{2.58^2 * 0.5(1 - 0.5)}{.05^2} \right) = 1.6641/0.0025 = 666\ (670)$$

N = 7030

Hence the Required Sample size = $\left( \frac{666}{1 + \frac{666 - 1}{7030}} \right)$ **=** $\left( \frac{666}{1.0637} \right)$ **= 610**

For maintaining the degree of accuracy the sample sizes of each region are made rounded up as ten and hence total sample comes to 630. Geographical distribution of the Self Help Groups and its membership in valparai as follows.

**Table No: 1.1**

**GEOGRAPHICAL REPRESENTATION OF SAMPLE RESPONDENTS**

| S. No | Region | Population | | Sample | | |
|---|---|---|---|---|---|---|
| | | No of Group | Total Members | No of Group | Total Members | |
| | | | | | Actual | Round off |
| 1 | **East** | 125 | 1736 | 32 | 151 | 160 |
| 2 | **West** | 243 | 3288 | 58 | 285 | 290 |
| 3 | **South** | 63 | 873 | 16 | 76 | 80 |
| 4 | **North** | 83 | 1133 | 20 | 98 | 100 |
| **Total** | | **514** | **7030** | **126** | **610** | **630** |

**Source: REPCO Bank, 2013.**

After thus editing of data, by eliminating the incomplete and improperly answered questionnaire the sample size come down to 626.

### 1.7.4 DATA COLLECTION

The reliability and validity of any research is based on the systematic method of data collection and analysis. In the present study, both primary and secondary data were used.

#### *1.7.4.1 Primary Data*

Primary data was collected from the women respondents who are members of Self Help Group in the study area. For this purpose list of

SHGs registered was collected from Coimbatore district collectorate, NGOs and lead banks. From this population first-hand information was collected from six hundred and twenty six sample respondents in valparai. The data was collected with the help of a well-structured questionnaire through interview schedule from the selected sample respondents. A questionnaire contains various information like, socio-economic data of the respondents, economic status, social and political involvement, decision making power, perception of women education and problems of Self Help Groups members in a systematic way. The data collected from the Self Help Group members were organized in a simple tabular form.

***1.7.4.2 Secondary Data***

The primary data were supplemented by a spate of secondary sources of information. In order to learn about the women empowerment through Self Help Group, several literature reviews were collected from well-equipped libraries in Bangalore, Chennai, and Coimbatore. A number of standard text books and journals, thesis, conference presentations, news and speeches were studied to obtain pertinent literature and the present status, rules and regulation of Self Help Group were gathered from government and related agencies report. Further, internet web resources were also used to collect the latest information of Self Help Group by Universal, National, State and District level.

### 1.7.5 DISCUSSION AND INFORMAL INERVIEWS

In order to know about the general working pattern of self help groups, prospects and problems of the members of self help group in hill station several rounds of discussions were held with knowledgeable persons in the field of SHGs,NGOs, bankers, research experts, Govt officials and the research supervisor.

### 1.7.6 TOOLS OF DATA COLLECTION

By virtue of a mass data obtained from research survey, as well as data from secondary sources collected and presented in the present report, explorative and descriptive research was considered most appropriate for the study. The research problems and the questionnaire were all framed accordingly. The suggestions offered in the final chapter of the present research report emerged from the inferences drawn from the study of information collected from the sample respondents who are the member of Self Help Groups in the study area. The researcher used closed-ended and open-ended questions in the questionnaire to collect primary data.

### 1.7.7 CONSTRUCTION OF QUESTIONNAIRE AND PRE-TEST

The key aspect of the present research was identified through the preliminary interviews [Pilot study] with sixty self help group members after that necessary modifications were made in the questionnaire and also the same was circulated among some research experts, Non Governmental Organizations, bankers and research scholars for a critical view with regards

to wording, form, sequence and the like, and then with the eminent guidance of research supervisor the questionnaire was re-drafted in light of their comments.

### 1.7.8 FRAME WORK OF ANALYSIS

The data thus collected was presented in a simple tabular form and suitable statistical tools like Percentage, Average, Range, Standard deviation, Non-Parametric Friedman test, Chi-square test, one way analysis of variance and Structural Equation Model.

### 1.7.9 HYPOTHESIS

**Null hypothesis:** There is no significant difference between the socio economic profile of the Self Help Group members and reason to joining in Self Help Groups.

**Null hypothesis:** There is no significant association between the socio economic profile of the Self Help Group members and social empowerment through Self Help Groups.

**Null hypothesis:** There is no significant association between the socio economic profile of the Self Help Group members and economical empowerment through Self Help Groups.

**Null hypothesis:** There is no significant association between the socio economic profile of the Self Help Group members and Political Empowerment through Self Help Groups.

**Null hypothesis:** There is no significant association between the changes of decision making power before and after joining in Self Help Groups.

**Null hypothesis:** There is no significant association between the socio economic profile of the Self Help Group members and perception of women education since the members of Self Help Groups.

### 1.7.10 STASTICAL TOOLS APPLIED

To analyze the impact of women empowerment through Self Help Group in hill station, the data were collected from the members of the Self Help Groups at valparai. Following tools have been employed in this study to analyze the data.

#### 1.7.10.1 Descriptive Analysis

Descriptive analysis, also termed as percentage analysis, was used for each question contained in the interview schedule mainly to ascertain the distribution of respondents under each category.

Percentage = No of Respondents/Total No of Respondents x 100

#### 1.7.10.2 Non Parametric Friedman Test

The Friedman test a (non-parametric) alternative to the repeated measures of analysis of variance. It is the non parametric equivalent of a one-sample repeated measures design or a two-way analysis of variance with one observation per cell. Friedman tests the null hypothesis that k related variables come from the same population. The test was used In order to ascertain the

factors that will influence the respondents about Key reasons behind to join in SHG, Key impact over society, improvement of financial handling ability , Political empowerment, changes in decision making power and problems solved by SHG**.** And the formula is given below

$$\mathbf{G} = \frac{12}{nK(K+1)} \sum R_j^2 - 3n(K+1)$$

**1.7.10.3 Chi-Square Analysis**

The Chi-square test is a statistical test used to measure the significance of association between two attributes. In other words, this technique is used to test the significance of the influence of demographic characters over the core study aspects. In this study the test has been used to measure the significant association between empowerment of women Self Help Group members and their independent variables. All the tests were carried out at 5 percent level of significance. And the formula is given below

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Degree of freedom (D.F) = (R-1) (C-1). Whereas,

O: Observed frequency

E: Expected frequency

R = Number of rows

C = Number of Columns

#### 1.7.10.4 Analysis of Variance

Parametric test of one way analysis of variance for more than two groups are applied to for judging the significance of the difference between means scores of key reason to join in Self Help Groups, impact of women empowerment through Self Help Group with respect to respondent socio economic variables. After testing the normality by Q-Q plot.

#### 1.7.10.5 Structural Equation Model

Structural equation modeling is a statistical technique that combines elements of traditional multivariate models, such as regression analysis, factor analysis and simultaneous equation modeling. To test the conceptual model, researcher used structural equation modeling (SEM) method using AMOS version 5.0.

Understanding the way statistical significance is reported requires understanding the terminology of the model itself. Within the geographical display of the model there are boxes and arrows. Boxes represent observed data and the arrows represent assumed causation. Within the model a variable that receives a one-way directional influence from some other variable in the system is termed “Endogenous” or is independent. A variable that does not received a directional influence form any other variable in the system is termed as “Exogenous” or independent.

## 1.8 LIMITATION OF THE STUDY

1. The field survey was conducted only in Valparai taluk of Coimbatore district, Tamilnadu State. Hence, the result arrived from the study may (or) may not be applicable to other State. Further, the survey method which was adopted for collecting the data has its own limitations.

2. Time and cost are the other major constraints. Hence, the study was restricted to Valparai hill station only.

## 1.9 ORGANIZATION OF THE STUDY

The present empirical study has been divided into five chapters.

- **First Chapter** deals with Introduction and Design of the study which includes Introduction, Need for the study, Statement of the problem, Objectives of the study, Scope of the study, Research Methodology, Hypotheses of the study, Limitations of the study and the Chapter scheme.
- **Second Chapter** highlights the review of literature pertaining to the research topic.
- **Third Chapter** focused on the theoretical background of women empowerment and Self Help Group approach.
- **Fourth Chapter** elucidates Data analysis and Interpretations.
- **Fifth Chapter** presents the summary of Findings, Suggestions, Conclusion of the study and Future line of study.

# CHAPTER - II REVIEW OF LITERATURE

## 2.1 EMPOWERMENT

**Batliwala (1994)**[9] says that empowerment means moving from a position of enforced powerlessness to one of power, and authorize. In the context of the people, they have to be authorized to have control over their lives. When applied in the context of development, the particular segment of population, the poor, the women, the vulnerable, the weak, the oppressed and the discriminated have to be empowered, to have control over their lives to better their socio-economic and political conditions.

**Sengupta.N (1998)**[10] stated that empowerment goes beyond socio-economic or political attributes and essentially refers to a process of becoming psychologically empowered. Poverty inflicts deep-rooted wounds on the psyche of individuals. If they cease to be oppressed, their first task would be to psychologically empower themselves. In this context, empowerment would mean increasing one's capacity to define, analyse and act upon one's own problem.

**Page *et al* (1999)**[11] emphasis that empowerment as a multi-dimensional social process that helps people gain control over their own

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[9] Batliwala, S.(1994). "***The meaning of Women's Empowerment: New Concepts from Action***." Population Policies Reconsidered: Health, Empowerment and Rights. Harvard University Press Pp. 127-138.

[10] Sengupta,N.(1998). "***Empowerment: A Socio-psychological approach to Self Help Group formation***". Prajnan, XXVI (4): 523-531.

[11] Page, N. and Czuba, C.E. (1999). "***Empowerment: What Is It?***", Journal of Extension, Vol. 37, No. 5. October, 1999.

lives, a process that fosters power in people for use in their own lives, their communities and in their society, by acting on issues they define as important. According to them, the core of the concept of empowerment is the idea of power. Power is often related to the ability to make others do what we want, regardless of their own wishes or interests

**Kabeer (2001)**[12] defined empowerment as an ability to make choices i.e. choices about marriage, number of children, mobility, job, entertainment and improvement in quality of life. In this regard, more precisely mentioned that empowerment as expansion in people's ability to make strategic life choice in the context where this ability was previously denied.

**Narayan *et al* (2002)**[13] stated that the empowerment refers broadly to the expansion of freedom of choice and action. For poor people, freedom is severely curtailed by their voice and powerlessness in relation, particularly to the state and markets. Thus, empowerment is the expansion of assets & capabilities of poor people to participate in negotiating with, influence, control and hold accountable institutions that affect their lives.

**Uma Devi.R (2013)**[14] mentioned that empowerment as the process of challenging existing power relations and gaining greater control over the

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[12] Kabeer, N. (2001)." ***Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh***". World Development Report, 29(1), 63–84.

[13] Narayan, Deepa, R. Chambers, M. K. Shah, and P. Petesch. (2000). "***Voices of the poor: crying out for change***". World Bank Series. Oxford University Press 2000.

[14] Uma Devi. R. (2013) "***Women Empowerment through Self- Help Groups in Puducherry: a case study of Yanam***", International Journal of Research in Commerce, Economics & Management, Volume no. 3, Issue no. 03 March-2013.

sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action.

**2.2 WOMEN EMPOWERMENT**

**Pattanaik (1997)**[15] portrayed that the important areas for empowerments of women in rural areas are (a) women and their work force participation (b) women and their education (c) women and their health and (d) women and their political participation. He also stressed that empowering women with economically productive work will enhance their contribution to rural development.

**Sushama Shay (1998)**[16] emphasis that empowerment literally means becoming powerful. In that perspective, the empowerment of women and the improvement of their status, particularly in respect of education, health and economic opportunities are highly important. Women need to be empowered in order to become strong and ready to take up new challenges for the building up of the family, society and the nation. In fact, women empowerment is human empowerment itself. She also added that Women Empowerment is a process which helps women to change other women's consciousness through creating awareness.

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[15] Pattanaik, B. K. (1997), "***Empowerment of women and rural development***". Yojana, 40(10): 24-27.

[16] Sushama Sahay (1998), "***Women and Empowerment- Approach and Strategies***", Discovery Publishing House, Delhi, 1998.

**Hemanthakhandai (2001)**[17] reported the role of University in empowering women has comprehensively given the parameters of empowerment of women as follows,

- Enhance self-esteem and self-confidence in women.
- Build a positive image of women by recognizing their contribution to the society and Economy.
- Develop an ability to think critically.
- Faster decision-making action through collective process.
- Enable women to make informed choices in areas like education, employment and health, especially reproductive health.
- Ensure equal participation in development process.
- Provide information, knowledge and skill for economic independence.
- Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation in all areas.

**Malhotra *et al* (2003)**[18] described some basic and conceptual issues regarding women empowerment and have given a comprehensive framework of domains of women empowerment. They included two essential elements

[17] Hemanthakhandai, (2001). "***The role of university in empowering women***". University News, 39(6) : 9-12.

[18] Malhotra and Anju,(2003), "***Conceptualizing and Measuring Women's Empowerment as a Variable in International Development***", Paper Presented in Workshop on Measuring Empowerment: Cross-Disciplinary Perspectives, World Bank, Washington, DC, 4-5 February.2003.

in women empowerment which are process and agency. Women empowerment was a process of progression from one stage to other and the agency element defined that, women themselves must be significant actors in the process of change that was being measured. In order to measure empowerment empirically, they had given a framework of economic, socio-cultural, interpersonal, legal, political and psychological dimensions of women empowerment at household and community level.

**Naila Kabeer (2005)**[19] in a study apparently concluded that while access to financial services can and do make important contributions to the economic productivity and social wellbeing of poor women and their households. It does not "automatically" empower women – any more than education, political quotas, access to waged work or any of the other interventions.

**Meena Acharya *et al* (2005)**[20] clearly pointed out that empowerment is an ongoing and dynamic process, which enhances women's abilities to change the structures and ideologies that keep them subordinate. The empowerment process may be broken down in to three dimensions, economic, social and political, which reinforce each other. While the economic aspects would include increasing women's access to and command over tangible and intangible resources, such as wealth, property,

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[19] Naila Kabeer (2005) "***Is Micro Finance a Magic Bullet for Women's Empowerment? Analysis of Findings from South Asia*** ", Economic and Political Weekly October 29, 2005.

[20] Meena Acharya and Puspa Ghimire (2005), "***Gender Indicators of equality, Inclusion and Poverty reduction***". Economic and political Weekly October 29 2005.

employment, knowledge and information, social aspect would include changing the existing discriminatory ideology and culture, which determine the environment for women's existence. Finally, political process must increase women's presence and influence in the power structure.

According to **Rameshwari Pandya (2008),**[21] human development encompasses elements that contribute critical issues of gender and development. The dignity and culture of a society can be detected from the status of women in that society. Empowerment has become the key solution to many social problems. Empowerment of women not only benefits the individual woman and the women groups, but also to the families and community as a whole through collective action for development.

**Wale V.S. *et al* (2009)**[22] stated that the success of any strategy of women empowerment depends upon level of education, hard work, Social custom, family planning, size of family, health, medical services, cleanliness and Environment. Collective strategies beyond micro-credit to increase the endowments of the poor/women enhance their exchange outcomes vis-à-vis the family, markets, state and community.

**Rajmohan.K. (2011)**[23] opined that empowerment of women makes them self-confident and self reliant. Empowering women is to increase their

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[21] Rameshwari Pandya (2008) "***Women in Changing India***", Serials Publications, Delhi, 2008.

[22] Wale V.S. and Deshmukh A.M (2009), "***Women Empowerment through Self-Help Group***". Indian Streams Research Journal. Vol - I, Issue - IV May 2011.

[23] Rajmohan.K (2011), "***Women Empowerment through Education***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

control over the decisions that affect their lives both within and outside the household. Women should be encouraged to bring their vision and leadership, knowledge and skills, views and aspirations into the development agendas for the grass-roots to international levels and also women should be assisted in conflict situations and their participation in peace process supported.

**UNECE (2012)**[24] reported that empowering women is a process that encompasses both the creation of an enabling environment for women which is free of discrimination and strengthening women's ability to take control over their own lives and fully contribute to bringing about the needed changes in our societies. This process needs to be taken forward through joint action and commitment by all governments, the corporate sector and civil society. Equal participation in decision-making and a balanced involvement of both men and women in all policy areas and at all levels of implementation will ensure that women and men take equal responsibility for the equitable distribution of resources.

**Ramani .N *et al* (2012)**[25] mentioned that contemporary Indian society has been exposed to the broad processes of social transformation; agricultural modernization and economic development, urbanization and globalization. However, these processes have generated regional imbalance, sharpened

[24] UNECE Report,(2012). "***Empowering Women for Sustainable Development***" Discussion Paper Series No.2012.1 January 2012.Retrieved through www.unece.org on 5-9-2012.

[25] Ramani .N.and Ravi. G. (2012),"***Women Empowerment***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi,2012.

class inequalities and augmented the gender disparities, hence, women have become critical symbols of these growing imbalance. All these have affected adversely the various aspects of women's empowerment in the contemporary Indian society. And they also added empowerment of women is mainly related to their participation in decision making with regard to rising and distribution of resources, i.e., income, investment and expenditure at all levels.

All the frameworks of women empowerment adopt almost same route to conceptualize women's empowerment. However, study of these frameworks provides a guideline for proper understanding of the philosophical concept of women's empowerment. Combination of above mentioned framework leads to the conclusion that empowerment is basically a development of confidence within individual or group to originate competency, strength and collectivity to control their environment.

### 2.3 WOMEN STATUS IN GLOBAL LEVEL

**WHO (2005)**[26] reported that violent behavior against women as a big social problem. Many women have faced domestic, sexual and physical violence all over the world. A cross country study indicated that 15 to 71 percent of the women become the victim of violence within their house over the course of their life time.

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[26] WHO (2005). "***Multi-Country Study on Women's Health and Domestic Violence against Women***". World Health Organization report, 2005.

**UN (2008)**[27] reported that gender imbalance can be seen in political institutions where lower representation of women deprive them to make proper legislation regarding women's protection, gender equality and their better socio-economic status. One third of the developing countries have less than ten percent of women members in their parliaments. Moreover there are many other adverse circumstances that women have to face all over the world. Since it is difficult for women to excel in the male dominated power structure of the existing world, it is necessary to take suitable measures to improve the condition of women by developing enabling environment for them. This end can only be achieved by highlighting the issues of women and conducting more research work for developing strategies to tackle the situation.

**Sharma P.*et al*, (2008)**[28] pointing out women constitute almost half of the total population in the world and out of which two third of the world's adult illiterates are women. According to FAO, the most disadvantaged section of society is the women; they are the 'silent majority' of the world's poor. Seventy percent of world's poor are women and they face peculiar social, cultural, educational, political and allied problems, hence empowerment of women of any flock is critical not only for their welfare but also for the development of the country.

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[27] UN (2008). "***The Millennium Development Goal Report",*** United Nations, 2008.

[28] Sharma, P. and Varma, S.K.(2008),"***Women Empowerment through Entrepreneurial Activities of SHGs***", Indian Research Journal Extension Education,2008.

**Reta Jo Lewis (2012)**[29] in her speech brought out the fact that currently 12 Fortune 500 companies are run by women, down from 15 in 2010. In 2012, women held 90 or 16.8%, of the 535 seats in the 112th U.S. Congress. And, at the state level, 72 women held statewide elective executive offices across the country. That is 22.7% of the 317 available positions, including Attorneys General and State Treasurers and Auditors, These statistics paint a clear picture of the work that remains to empower women to seek leadership positions alongside their fathers, brothers, and sons not only in the United States but also around the world.

**2.4 STATUS OF WOMEN IN INDIA**

**Haimanti Mukhopadhyay (2004)**[30] confirms that women's status is inferior to men in Malda district. Women face discrimination within families as well as in society, where society maintains double standards in the case of education, marriage, spousal relationships, domestic violence, laws of patriarchal society, property laws, dowry system, sexual morality, sexual harassment as well as discriminatory social stigma and also less recognition and respect for women's work.

**Dasarathi Bhuyan (2006)**[31] stated that the status of women could be improved by women themselves and nobody else. It is the modern era of

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[29] Reta Jo Lewis.(2012). "***Women's Education is Women's Empowerment***" addressed in U.S. Mint Federal Observance of Women's History Month Washington, DC March 22, 2012.(Available in www.state.gov/s/srgia)

[30] Haimanti Mukhopadhyay (2004) "***The Role of Education in the Empowerment of Women in a District of West Bengal, India***": Journal of International Women's Studies Vol. 10, 2 pp 127-225.November 2008.

[31] Dasarathi Bhuyan (2006) "***Empowerment of Indian Women: A Challenge of 21st Century***". Orissa Review. PP 60-63.January 2006.

satellites, achievements and technology based gadget. Why should women be left behind? The main stress should be on equal work and elimination of discrimination in employment. One of the basic policy objectives should be universal education of women, the lack of which tends to perpetuate the unequal status quo. It may be concluded that women have shifted traditional assumptions about their roles and capabilities. There has been a marked change, and it has been for the better. Many of its benefits however have yet to touch the majority and all of us continue to experience various forms of gender discrimination.

**Asha Sharma (2008)**[32] in her article stressed that the significance of the National Rural Employment Guarantee Act (NREGA) which is one of the most progressive legislations enacted since independence. The act stipulates that wages will be equal for men and women. It is also committed to ensuring that at least 33% of the workers shall be women. Government figures indicate an impressive participation of women in the NREGA It is above 33 per cent in 15 states and Tamil Nadu with 82 per cent. And Close to half (49%) of the women were Scheduled Tribes and the rest were SCs (20 per cent) and OBCs (31 per cent). Out of those women workers 68 percent were illiterate.

**Tambunan *et al*, (2009)**[33] made a study on "recent developments of women entrepreneurs in Asian developing countries". This study depicted the fact that representation of women entrepreneurs in this region is relatively

[32] Asha Sharma. (2008) "***Women's Empowerment in Rural India by MGNREGA***". International Journal of Human Development and Management Sciences. Vol. 1 No. 1 January-December, 2012.

[33] Tambunan and Tulus, (2009), "***Women Entrepreneurship in Asian Developing Countries: Their Development and Main Constraints***", Journal of Development and Agricultural Economics Vol. 1(2), PP. 27-40. 2009.

low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

**Prema (2011)**[34] articulated that the status of women in India has been subjected to many great changes over the past few millennia, from equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have adorned high offices in India including that of the president, prime minister, speaker of the lok sabha and leader of the opposition. As of 2011, the president of India, the speaker of the lok sabha and the leader of the opposition in lok sabha (lower house of the parliament) are all women.

**Sangeeta Singh Nagaich. (2011)**[35] in her study to view the status of women in terms of their health, nutrition, participation both in economic activity and PRI institutions and education and found how far the development efforts of the government have reached them in Punjab. The study revealed that the female life expectancy in the state stands at 71.6 which are much more as compared to India at 68.1 and at a very modest level

[34] A.Prema.(2011). "***Women Status in India***". Indian Streams Research Journal. Vol -I , Issue - xiii ,February 2012.(retrieved through www.isrj.net.accessed on 6-9-2012).

35 Sangeeta Singh Nagaich.(2011). "***Women Empowered or Disempowered: Scenario in Punjab***". International Journal of Research in Commerce & Management Volume No. 2, Issue No. 11 pp: 80-84. November-2011.

compared to the level of 78, of advanced countries. The literacy rate in Punjab has more than doubled during 1971-2011 and the state is heading towards universal literacy.

**Nagasanthi.S. *et al* (2011)**[36] through her article conveys that Women constitute a significant part of the work force of India but they lag behind men in terms of level and quality of employment. The majority of women workers are employed in rural areas. Amongst rural women workers, 87 percent are illiterate and employed in agriculture as labourers and cultivators. Also among the women workers in the urban areas, 80 percent are employed in unorganized sector like household industries, petty trades and services and building construction.

**Jaishree Mehta (2012)**[37]. In her study conducted in tribal region of South Gujarat with the intention of to know exploitation of the tribal women, cause, socio-economic and cultural development and status of Human Rights among the group. Found that 90% respondents are not getting equal wages as male workers have. 94% of women have more work load than male workers, 85% tribal women workers complained about their physical harassment at work. But they are in need of work so they can't go against this. Further 76%

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36 Nagasanthi.S. and Kavitha S. (2011). "***Globalisation and Status of Women in India - Issues and Challenges***". International Journal of Research in Commerce & Management Volume No. 2. Issue No. 8. August – 2011.

37 Jaishree Mehta. (2012). "***The Status of Human Rights among Tribal Women Worker in Tribal Area of South Gujarat***". Indian Journal of Applied Research. Volume: 1, Issue: 12. September 2012.

respondents complained about Poor working conditions, where they did not get even minimum basic facility at work site.

### 2.5 SELF HELP GROUPS

**NABARD (1995)**[38] explained that Self Help Group is a homogeneous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lend to members for productive and emergent credit needs.

**Thomas (1998)**[39] mentioned that Self Help Group as a homogenous group of rural poor voluntarily formed to save small amount, out of their earnings which is convenient to all the members and agreed upon by all to form a common fund corpus for the group and to its members for meeting their productive and emergent credit needs.

**Agnes *et al*. (2005)**[40] defined "Self –Help Group as a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. Usually the number of members in one SHG does not exceed twenty".

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[38] NABARD, (1995), "***Linking SHGs with banks- An Indian Experience***". NABARD Report, pp. 1- 25, 1995.

[39] Thomas,P(1998)", "***Fisherman development through thrift and credit***". Report of Indo-German Fisherman Development Project, Thrissur, PP. 16-26.

[40] Agnes Stephen and Seilan, A.(2005), "***SHGs and Micro-finance Creating Linkages with Banks***". Social Welfare, 54 (4) : 33-34.

**Nagaraj *et al* (2009)**[41] explained SHG as a group of about 10 to 20 poor women or men from a similar class and region, forming a savings and credit organisation by pooling financial resources in order to extend loans to the members at low interest with far fewer procedural hassles. 'Savings first' is the prime ethic of SHGs. The National Bank for Agriculture and Rural Development (NABARD), Reserve of Bank of India (RBI) leading NGOs and multilateral agencies included SHG as strategic component to reduce poverty.

**2.6 WOMEN EMPOWERMENT THROUGH SELF HELP GROUP**

**Dasgupta (2000)**[42] in his paper on Informal journey through Self Help Groups, observed that micro-financing through informal group approach has effected quite a few benefits viz.: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new market for FI's; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidy less and corruption less credit, and (vii) remarkable empowerment of poor women. He stressed that SHGs should be considered as one of the best means to counter social and financial citizenship not as an end in itself.

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[41] Nagararaj .N and Chandrakanth M. G. (2009) "***Economic Performance of Self-Help Groups in Karnataka***", Indian Source of Agriculture Economics, Vol. 64, No. 4, p. 604.October-December 2009.

[42] Dasgupta, R. (2000). "***An Informal Journey through SHG's***", Indian Journal & Agricultural Economics, Vol. 56 (3), July-Sept., 2001.

**Gurumoorthy.T.R (2000)**[43] mentioned that Self Help Group is a viable organizational setup to disburse micro credit to the rural women for the purpose of making them entrepreneurs and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women can be fulfilled wholesomely through the SHGs. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial self discipline. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic and social and cultural spheres of life.

**Barbara *et al* (2001)**[44] in their article mentioned that SHGs have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi's credit and saving programme in Assam has been found successful as its focus is exclusively on the rural poor. It adopted a credit delivery system designed particularly for women with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

**Rao V.M. (2002)**[45] reviewed that the origin of SHGs could be treated to mutual aid in Indian village community. SHGs encourage savings and promote income generating activities through small loans. The experience

[43] Gurumoorthy T.R.(2000), "***Self Help Groups Empower Rural Women***", Kurukshetra, Feb. 2000.

[44] Barbara and Mahanta (2001), "***Micro Finance through Self Help Groups and Its impact: A Case of Rashtriya Gramina Vikas Nidhi - Credit and Saving Programme in Assam***", Indian Journal of Agricultural Economics, Vol. 56 (3) July-Sept. 2001.

[45] Rao, V.M.(2002), "***Women Self Help Groups: Profiles From Andhra Pradesh And Karnataka***", Kurukshetra, April, 2002.

available in the country and elsewhere suggests that SHGs are sustainable to have reliability, stimulate savings, and in the process help borrower to come out of vicious circle of poverty.

**Gita Sabharwal (2003)**[46] in her thesis mentioned that Social processes of Micro financing programmes strengthens women's self esteem and self worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly, micro-finance programmes enable women to contribute to the household economy, increasing their intra-household bargaining power. Thus, micro financing through Self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men.

**Purohit *et al* (2004)**[47] highlighted that the Mahila Abyudaya Podupu sangam is a group of 10-15 women living in a slum area. The group collects savings of members and manages it efficiently with 100% repayment. Apart from financial functions, sangam is a platform for women to interact and address many of their day-to-day problems. The interaction between sangam resulted in Cluster Association Padmavathy.

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[46] Gita Sabharwal (2003) "***From Margin to the Mainstream: Micro- finance Programmes and Women Empowerment: The Bangladesh Experience***" Thesis - Centre for Development Studies, University of Wales swansea ( retrieved through www.gdrc.org on 05/08/2014)

[47] Purohit and Sheela, (2004) "***Micro Credit and Women Empowerment***", Retrieved through www.gdre.org on 25-05-2012.

**Gaonkar *et al*. (2004)**[48] research paper aimed at "evaluating the role of SHGs in the empowerment of women" in the state of Goa, India. The study emphasis that the microfinance programme had made a lasting impact on the lives of women particularly in rural areas of Goa. There was an increase in income, savings and consumption expenditures. With the increase in self-confidence, the social horizon of the members had widened. It was also found that with improvements in socio-economic opportunities for women and their ability to take collective action, there had been a significant decline in gender based problems such as domestic violence, dowry and polygamy.

**Niaz Hussain Malik *et al* (2005)**[49] mentioned that Micro-credit programmes have both positive and negative impacts on women's empowerment and eradication of poverty throughout the world. The positive ones were enhancement in women's ability to influence family affairs and decision making; increased self-confidence; improve their status, increased gender relations in the home and reduction in domestic violence; improve status within the community and accelerate economic empowerment. On the other hand highly restrictive environment for women along with the increased workload and responsibilities as a result of their involvement in income generating activities other than their traditional responsibilities.

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[48] Gaonkar and Rekha R. (2004), "***Role of Self-help Groups in Empowerment of Women***", Paper Presented in ISTR Sixth International Conference, Toronto, Canada, 11-14 July 2004.

[49] Niaz Hussain Malik and Muhammad Luqman (2005). "***Impact of Micro Credit on Women Empowerment: A Review Paper***". Pakistan Journal of Agricultural Sciences. Vol. 42(3-4) 2005.

**Velu Suresh Kumar (2005)**[50] has mentioned in his article entitled "Women Empowerment Success through Self Help Groups". Apart from financial aspects, it also becomes a platform for exchanging ideas regarding prevention of AIDS, dowry, malnutrition, marital laws, literacy, sanitation, children rearing etc. He has also pointed out that leadership qualities developed through SHG meetings have seen many women becoming presidents or members of panchayats and local bodies in the State.

**Kamaraju (2005)**[51] has mentioned in his article entitled "Self Help Groups –Emerging Rural Enterprises", in rural areas SHGs utilized the loan for purchasing milk animals, goats and for meeting personal urgent needs. Some SHGs have purchased power tillers for agriculture purpose on hire basis. Investment in power tiller will increase their income both individually and collectively. Hiring out power tiller to peasants is an important entrepreneurial activity of SHGs. He has also expressed that SHGs gains momentum because of its many-fold effect in the economic empowerment of poor women.

**Sharma *et al* (2007)**[52] examined the "impact of participation in microfinance programme on women's autonomy and gender relations within the household". For this purpose participants of the programme were

[50] Velu Suresh Kumar,(2005) "***Women Empowerment: Success through Self Help Groups***", Kisan World, Vol. 32, No. 11, pp. 31, November 2005.

[51] Kamaraju.S (2005) "***Self Help Groups: Emerging Rural Enterprises***", Kisan World, Vol. 32, No. 8, pp. 25-26. Aug 2005.

[52] Sharma and Puspa Raj (2007), "***Micro-Finance and Women Empowerment***", Journal of Nepalese Business Studies, Vol. 4, No. 1, pp. 16-27.2007.

surveyed in Hill and Terai areas of Nepal during the period 2004 to 2006. Comparison of pre- and post-SHG participation showed that programme led to women's greater participation in household decision-making, greater access to economic resources, wider social networks and freedom of mobility. Female credit had increased spousal communication about family planning and parenting concerns.

**Singh, (2009)**[53] in his thesis concluded that Women are considered as an extremely pivotal point in the process of change in the rural areas. Women's participation in Self Help Groups provides them the opportunities to be actively involved in the decision-making process. Women participation through women groups has proven to be an effective means to bring about a change in their way of life in terms of economic well-being and adoption of new technology. And he added that Empowerment has multi-dimensional focus and its success depends on environmental forces in a given society.

**Tonmoyee Banerjee (2009)**[54] in his case study made an effort to estimate the impact of Self-Help Groups created under SGSY programme and has been observed that income generation through group activities has improved the average income of group members, but the inequality of

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[53] Singh, A. P. (2009). "***Women's Participation at Grassroot Level***". Thesis - Punjabi University, Patiala.2009.

[54] Tonmoyee Banerjee,(2009) "***Economic Impact of Self-Help Groups in Parganas District of West Bengal***", Journal of Rural development, Vol. 28, No. 4,pp. 451-452,October-December 2009.

distribution of income is high among the group members than that of the non-group members. Further there has been a significant decline in the medical expenditure and school drop-out rate in the families of group members than that of non-group members.

**NCSW (2009)**[55] reported that Self-Help Groups have taken the form of a movement for women especially rural women's social and economical development. SHGs have arisen out of the perceived problems of women's lack of access to resources at both the household and the village level. For the past two decades, Self-Help Groups have become significant institutions for rural development in India. This has been particularly true in the case of poor women.

**Sulthan Mohideen (2012)**[56] in his article emphasised that the Self Help Group helps the women in uplifting their living conditions and also encompasses the social, economic, educational level to improve their empowerment level. The components of women empowerment are (a) access to economic resources (b) participation in economic decision-making (c) opportunities for self development (d) participation in socio-political decision making (e) scope for skill development and (f) impact of general welfare of the family and community.

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[55] NCSW Report (2009), "***National Perspective Plan for Women***", Government of India, Ministry of Human Resource Development, p. 119.New Delhi, 2009.

[56] Sulthan Mohideen (2012), "***Women Empowerment in India***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

**2.7 REASON FOR JOIN IN SELF HELP GROUP**

**Annapoorani.R et *al* (2007)**[57] conducted a study with hundred tribal women entrepreneurs in Theppakadu in Guddalur Taluk, and they found that 37 percent of the women were start up the venture for to earn money followed by 21 percent for their children's education, 27 percent of the women to meet future needs and 15 percent of them for family welfare.

**Rathidevi.R (2008)**[58] in her article stated that the major aim of SHGs is to promote savings and to credit for the productive and consumption purpose. This is true because many people in the study area joins the SHGs for getting loan and promote their personal savings, in addition to get social status. In the study area 43.33 percent of women's join in SHGs for getting financial assistance, 26.67 percent of the respondents for improving savings and 21.33 percent of them joins for their social status.

**Palanivel,P *et al.* (2008)**[59] in their article entitled "Empowerment of Rural Women Self Help Groups in Northen Tamilnadu", acknowledged that 43.28 percent of women joins in SHGs for getting financial assistance,32.84 percent of the respondents joins for the social status,14.92 percent of the

[57] R.Annapoorani and G.Gnanarubi (2007). "***Economic Empowerment of Tribal Women through Entrepreneurship***". .Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

[58] Rathidevi.R (2008). "***SHGs: A tool for Empowering Women, A case study in Dharmapuri***".Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

[59] Palanivel.P Sivakumar.S and D.Sureshkumar (2008), "***Empowerment of Rural Women Self Help Groups in Northen Tamilnadu***". Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

respondents joins for improving their savings and 8.96 percent of them joins for other reasons in the study area.

**Dnyaneshwar.N *et al* (2009)**[60] emphasis that women are gifted with the quality of being good money savers, thus this quality becomes the foundation of SHGs economic transactions taking place through microfinance. According to their research, 52 percent of Muslim women save Rs 100 every month and collective saving per year of each member is Rs 1200 and 48 percent of members mobilize their savings from the income earned by them through their own business.

**Yathis Kumar (2010)**[61] in his article stated that formation of SHGs and micro enterprises aim at enhancing the income level of members and thereby they can improve their standard of living. The micro enterprises formed by SHGs are focused mainly to eradicate poverty and bring its members to the mainstream of development. The study also reveals that there is a significant improvement in the income level of the members.

**Suriyan.K (2010)**[62] in his study noted that the main objectives of the SHGs as to get self – employment for its individual members of the

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[60] Dnyaneshwar.N.Sonawane (2009), "***Micro Finance as an Effective Tool of Urban Poverty Alleviation in Nasik District***". Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

[61] Yathis Kumar (2010), "***Women Empowerment through Microenterprises. An empirical study***". Women Empowerment Issues and Challenges", Regal Publications, New Delhi, 2012.

[62] Suriyan.K (2010). "***A Study on Performance of Self Help Groups in Keerapalayam Block, Cuddalore***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

entire group(as a whole) by pursuing income generating projects or programmes by following a holistic approach, covering requirements, infrastructure and marketing. He also added that the objectives of the SHGs could be to improve the personal income and the socio-economic status of the women.

**Lakshmi.R *et al* (2010)**[63] indicate that to raise status in society is the prime reason for respondents joining the SHG, followed by to promote income generating activities. The study also stressed that the main reason for joining SHG is not be merely to get the credit, but to achieve empowerment in all aspects. And it is noted that after joining the Self Help Group, the women are economically and socially empowered. And they concluded that empowerment cannot be transformed or delivered and it must be self generated.

**Kavitha.A (2010)**[64] examined that the characteristics of women entrepreneurs and the factors that motivate them to start a business. About thirty respondents were randomly selected during their training in entrepreneurial skills at Hyderabad. The study revealed that majority of them in the age group of 21-30 years and was prompted by the desire to do something independently.

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[63] Lakshmi.R and Vadivalagan.G (2010). "Impact of Self Help Groups on Empowerment of Women: a Study in Dharmapuri District, Tamilnadu". Journal of Management and Science, Vol.1 Issue 2 December 2011.

[64] Kavitha.A (2010) "***Self Help Groups as Micro Enterprises feasibility Study***", Gandhi Gram Rural Institute Thesis.

**Krishna Kumar.K *et al* (2011)**[65] in his article highlighted that the Self Help Groups are taking the lead and playing an important and pivotal role in social transformation, welfare activities and infrastructure building, and they have served the cause of women empowerment, social solidarity and socio-economic betterment of poor and also they played a critical role in bringing leadership which is highly essential for the development of rural women.

**Sulthan Mohideen.A (2012)**[66] articulated that Self Help Groups enhance the equality in status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The objectives of SHGs are to save their income, to avail the loan from the common fund of the group, create confidence and capabilities of the members, and help the members in decision making, motivate the members by taking up the social responsibilities to discuss the women-related issues. Also SHGs helps the women in uplifting their living conditions and encompass the social, economic, and educational status to improve their empowerment level.

**Teke U.K. *et al* (2012)**[67] emphasized that women in business considered a recent phenomenon in india,the fact that almost half of the

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[65] Krishna Kumar.K and Sugavnaswari.P.M (2011), "***Women Empowerment through the Role Performance of SHGs Leaders***", Women Empowerment Issues and Challenges", Regal Publications, New Delhi, 2012.

[66] Sulthan Mohideen.A (2012), "***Women Empowerment in India***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

[67] Teke U.K.and Sanap S.B. (2012), "***Women Entrepreneurs a Pathway to Women Empowerment***". Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

population of this large country comprises of women while business owned and operated by them constitute less than five percent, is a reflection on social ,cultural as well as economic distractions in the decades of development. As education has spread and compulsions for earnings have grown, more and more women have started to march out of the home towards either wage employment or self employment.

**Kappa Kondal (2014)**[68] in his paper, highlighted that Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women, and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. And the study found that 34% of respondents for to support family, followed by 19% of respondents for getting loans, 18% of respondents for business purpose, 15% of respondents for increasing savings and 14% of respondents for other purpose.

**2.8. SOCIAL AND ECONOMIC EMPOWERMENT**

**Schuler.(1996)**[69] looking at women in Bangladesh and the relationship between domestic violence and women's contribution to family earnings, found those women who achieved a redefinition of their roles and status in the household, tended to be economically successful and/or whose incomes

[68] Kappa Kondal (2014), "***Women Empowerment through Self Help Groups in Andhra Pradesh, India***", International Research Journal of Social Sciences, Vol. 3(1), 13-16, January 2014.

[69] Schuler. (1996). "***Credit programs, Patriarchy and Men's Violence against Women in Rural Bangladesh***." Social Science Medicine 43(12): 1729-42.1996.

provided most of the family's earnings. In this case, women significant earnings as contributions to their family income were translated into increased empowerment in terms of a reduction in domestic violence against women.

**Choudhary (1996)**[70] reported in her study on 'Empowering strategies for rural women' that the poverty reduction and empowerment of women can be effectively achieved, if poor women could organize into groups for community participation, as well as for assertion of their rights in various services relating to their economic and social well being. Poor women's creativity, group dynamics and self-management are major elements in tackling the gender and equity issues.

**Kabeer (1997)**[71] stated that wages can make a difference to empowerment, despite the absence of any dramatic challenge to patriarchy, because earning a wage means that women are contributors and they could be treated differently at their homes. Women in Kabeer's study report that they felt "valued, loved and respected as a result of their hard work", even though they did not speak of a direct relationship between earnings and claims that have expanded possibilities offered an improved fall-back position in the time of crisis and conflicts. Women said that they used their wages to secure

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[70] Choudhary, M. A., (1996), "***Empowering Strategies for Rural Women in India***". Kurukshetra, 44(3): 18-22.1996.

[71] Kabeer, N. (1997). "***Women Wages and Intra-household Power Relations in Urban Bangladesh***". Development and Change 28(2): 261.1997.

a more central place in domestic relationships, to improve chances for children and to renegotiate terms of bad relationships.

**Grasmuck *et al* (2000)**[72] articulated that women's wages could be a significant part of increasing their empowerment by giving them a greater sense of control and value in their home. Women's wage contributions to their families can make them more valuable to the household and being able to control those wages could mean a greater say in decisions. This relationship between employment and women's empowerment, specifically, how much of her family's total earnings she contributes, is one aspect of women's participation in the workforce and also most of the researchers agreed that it is important to empowerment. Thus there is a positive relationship between larger contribution and increased likelihood for empowerment.

**Blumberg (2005)**[73] in his presentation says that enhancing women's control over income and other key economic resources is a "magic mixture" for gender equality, development and empowerment. By enhancing women's economic power at home in terms of control over resources, gender inequality can be reduced, self-confidence increases, women have a greater

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[72] Grasmuck, Sherri, and Rosario Espinal (2000). "***Market Success or Female Autonomy? Income, Ideology, and Empowerment among Micro Entrepreneurs in the Dominican Republic***", Gender and Society 14(2): 231-255.2000.

[73] Blumberg, R. L. (2005). "***Women's Economic Empowerment as Magic potion of Empowerment***". Paper presented at Annual Meeting of the American Sociological Association, Philadelphia, August 2005.

voice in the household, women can begin to have control over "life options" and they can have a greater influence in community affairs.

**UNDP (2006)**[74] reported that rural women of developing countries need new sources of income to move out of poverty. However, women's role and their contribution to economic growth of the country in general, and increasing of income for household use in particular have got low consideration. Moreover, social role, cultural restriction and household burdens and child keeping responsibilities make women limited to household and unable to have outside employment.

**Narayan Biswas (2006)**[75] in his study examined the personal and economic empowerment of rural Indian women through self-help group participation. Data was collected from 100 rural women from the Udaipur district of the state of Rajasthan in India. The study found that working women reported enhanced meaningfulness in their daily lives, increased personal control over spending, enhanced social networks, reduced boredom, increased decision-making power in home and enhanced independence. The inclusion of women in income-generating activities gave support to their personal and economic empowerment. Micro-enterprises and employment provided, women with the means for survival, security and growth.

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[74] UNDP (2006), "***Economic Empowerment of Women through Small Business Enterprises***". United Nations Development Programme Report 2006.

[75] Narayan Biswas (2006), "***Personal and Economic Empowerment in Rural Indian Women: A Self-Help Group Approach***", International Journal of Rural Management, Vol. 2, No. 2, pp. 245-266.

**Ishita Mukherjee *et al* . (2006)**[76] in their paper brought out that socio-economic bias are still prevalent in the Indian economy and society. Although efforts are being taken by the Government of India to cope up with this issue, still it has been found that to a large extent, women have limited means to seek empowerment, for seeking ways to overcome their deprivation. The economic status of women have been adversely affected by factors like rising wage differentials between men and women, women's marginalization in the informal sector, rising unemployment rates owing to shift from sectors like agriculture and even traditional female sectors of employment.

**Ganapathi R *et al* (2011)**[77] analysed in their paper entitled "Economic Empowerment through SHGs", and came out with the outcome that there is a practice of hesitation to join in a SHG or to start business among the rural as well as urban women which should be eradicated by creating awareness among them to empower economically.

**Pradeep K. *et al*. (2011)**[78] examined that the interventions of micro finance through SHG-Bank Linkage Programme has positive impact on women empowerment in Bijapur district, Karnataka. They therefore stressed that microfinance is a powerful instrument for poverty eradication in developing economies of women's life.

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[76] Ishita Mukherjee and Suvarna Sen. (2006). "***The Changing Status of Women in India - The Challenges Ahead***". Social Science Research Network (Retrieved through: SSRN: http://ssrn.com on 7-9-12).

[77] Ganapathi R and Murugesan J, (2011), "***Impact of Micro Finance on Economic Status of Members of Self Help Groups***", GITAM Journal of Management, Vol.9, No.1, PP.25 – 45.2011.

[78] Pradeep K.Gupta, Sanjay S.Hanagandi. (2011). "***A Study on Women Empowerment through Self Help Groups – with Special Reference to Bijapur District, Karnataka***". International Journal of Applied Financial Management Perspectives. Vol 1.No 1 2012.

**Shreedevi *et al* (2012)**[79] in their study aimed to know the women income generating activities on improving the economic conditions, investing habits of the members, Micro credit and skill based training provided under the SHGs in the empowerment of members of the groups. They emphasized that real empowerment of women is possible only when a woman has increased access to economic resources, more strength and course for entering into the power structure, more involvement through social relationship and participation, more self motivation and confidence.

**Beena Meena.(2012)**[80] in her thesis highlighted that the contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Micro – Enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. "Economic empowerment of women led to development of family and community.

**Rajasekaran .R *et al* (2013)**[81] articulated that Self employment is better suited to women, when she is own master of any of her work schedule and she can adjust her work. At present, women have broken the monopoly

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[79] Shreedevi .S. Sardagi (2012), "***Women Empowerment through Self Help Group***". Indian Streams Research journal Vol.2, Issue.iii/April; 12pp.1-4 ISSN:-2230-7850.

[80] Beena Meena.(2012). "***Rural Women Empowerment in Rajasthan***". Thesis and Dissertation Abstracts a Digital Online Library (Source: thesisabstracts.com retrieved on august 2014).

[81] Rajasekaran R. and Sindhu.R (2013), "***Entrepreneurship and Small Business- A Study with Reference to Women Self Help Groups***", Global Journal of Management and Business Studies, Volume 3, Number 7, 2013.

of men and proved that they are not inferior to men. Over the past few decades the women has been breaking traditional role of a mother or a house wife. It is clear from the study that women entrepreneur of SHGs has good work force, under the dynamic setting of business, if women entrepreneur is given a proper guidance and training to enhance the profitability of the enterprises, the future will be bright and prosperous.

**2.9 POLITICAL EMPOWERMENT**

Political participation is assumed as one of the determinants of empowerment, because it provides women, a space for exercising their strength and opportunities for choosing the leaders who have abilities to solve their problems and commitment to reduce gender disparity.

**Raj Bala (1999)**[82] stated that the socio-economic environment will have a direct impact upon political participation. Socio-economic variables include education, occupation, income, age, caste, religion, sex, family background, residence etc. Thus , participation tends to be higher among better educated, members of higher occupational and income groups, middle aged, dominant ethnic and religious groups, people with political family background, settled residents, urban dwellers and members of voluntary associations. However, the correlation between political participation and some of these socio-economic variables may vary from culture to culture in different political contexts and their effect on political participation may not be stable.

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[82] Raj Bala (1999) "***The Legal and Political Status of Women in India***", Mohit Publications, New Delhi, P.250, 1999.

**Norris *et al* (2000)**[83] presented that worldwide women represent only one in seven parliamentarians, one in ten cabinet ministers, and, at the apex of power, one in twenty Heads of State or Government. Projections based on the current pace of global change indicate that women will achieve parity in parliaments a century from now. Multiple factors have contributed towards this situation, including social, structural and institutional barriers.

**Pini (2002)**[84] in a study on "constraints to women's involvement in agriculture leadership", indicated five main factors restrict women's involvement in agro-politics. These were: lack of support; the conduct, time and location of meetings; gender biased culture of organization; women multiple commitments and lack of interest. These views indicate that women have to face number of problems in order to involve themselves in politics. Therefore in order to enhance political participation, there is a need of supportive environment for them.

**Hust (2002)**[85] stated that greater number of women's involvement in political process helps each other to challenge the existing power structure, negotiate gender relation as well as assists them to promote enabling environment. Women's participation at individual and collective level is a

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[83] Norris and Inglehart (2000) "***Cultural Barriers to Women's Leadership***". Paper for Special Session 16 'Social Cleavages and Elections' 13.00-15.15 Thursday 3rd August 2000 at the International Political Science Association World Congress, Quebec City.(Source: http://www.parlamento.gub.uy on 6-9-2012)

[84] Pini, B. (2002). "***Constraints to Women's Involvement in Agricultural Leadership***". Women in Management Review 17(6):276-284.2002.

[85] Hust, E. (2002). "***Political Representation and Empowerment: Women in the Institutions of Local Government in Orissa after the 73rd Amendment to the Indian Constitution***", Working Paper No. 6, South Asia Institute, University of Heidelberg.2002.

route towards their empowerment and this discussion can be summed up with a single statement that political participation of women is an important determinant of the women's empowerment.

**Farzana Bari.(2005)**[86] presented that women's representation in legislatures around the world is only 15 percent. And, there are only twelve countries where women hold 33% or more seats in the parliaments. The structural and functional constraints faced by women are shaped by social and political relations in a society. The common pattern of women's political exclusion stem from (a) social and political discourses (b) political structures and institutions (c) the socio-cultural and functional constraints that put limits on women's individual and collective agency. Women's participation and access to formal political power structures vary across countries. From the conceptual analysis it is clearly known that there is a steady upward trend in women's political participation and representation in developed countries.

**Rohatash *et al*. (2008)**[87] presented that rural women play a significant role in the domestic and Socio-economic life of the society and therefore, holistic national development is not possible without developing this segment

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[86] Farzana Bari.(2005) "***Women's Political Participation: Issues and Challenges***". Presented in Expert Group Meeting (EGM). Enhancing Participation of Women in Development through an Enabling Environment for Achieving Gender Equality and the Advancement of Women Bangkok, Thailand, 8-11 November 2005-10-29 (Available in www.un.org)

[87] Rohatash K Bhardwaj. (2008) "***Microfinance and Women Empowerment: An Impact Study of Self Help Groups (SHGs) - An Empirical Study in the Rural India with Special reference to the State of Uttarakhand***". Ninth AIMS International Conference on Management. pp: 315-330, January 1-4, 2012.

of the society. And they stated that the participation of women members in political and social activities is increased after joining SHGs.

**IANS (2012)**[88] reported that, "India has made remarkable progress in promoting women's political empowerment at the local level - with over 1.2 million elected women representatives. UN Women looks forward to seeing this translation into the realization of national commitments on gender equality". Further many Indian women have been able to enter panchayats or grassroots politics in the country. The one-third to fifty percent seats for women in panchayats (village councils) has brought women to the forefront in grassroots politics.

**Sundara Raj.T (2012)**[89] articulated that women's participation in politics is closely related to their marriage, family and employment. An important obstacle for their full participation in politics is the social attitudes that give importance to the domesticity of women. Another important deterrent factor is the prevailing political culture. The atmosphere of growing violence, character assassination and the ridiculous struggle for power also affects very badly the active participation of women in politics.

**Ganesan.P *et al* (2012)**[90] stated that women's political participation has been considered as a symbol of women's empowerment. It is important

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[88] IANS.(2012). "***India Making Progress in Politically Empowering Women***", UN Published, Saturday, Mar 17, 2012. Retrieved through www.dnaindia.com on 6-9-2012.

[89] Sundara Raj T (2012), "***Decentralization and Political Empowerment of Scheduled Caste Women in Kerala***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi, 2012.

[90] Ganesan.P and Suriyan.K (2012), "***Social Legislations and Women Empowerment***", Women Empowerment Issues and Challenges, Regal Publications, New Delhi-2012

to know the number of women in parliament, judiciary or local bodies. The women should come forward voluntarily to contest in election by availing 33 percent representation. It is criticized that the elected representatives in local bodies are not allowed to act freely by their male relatives. It is not real political empowerment.

**Pankaj Sharma (2014)**[91] reported that despite loud talk of women empowerment by major political parties, women participation in Lok Sabha polls hasn't even increased by 1 % in recent parliament election. During 2009 Lok Sabha polls 6.89% women candidates participated and this time so far in first four phases the figure has only marginally increased to 7.83%. As many as six states are concern not even a single woman candidate contested during first four poll phases covering 111 constituencies. Out of 23 states that went to polls during the period, states that went totally unrepresented by women included Jammu and Kashmir, Arunachal Pradesh, Mizoram, Nagaland, Lakshadweep and Sikkim. Chandigarh, however, reversed the general trend posting 29.41% candidates. On the contrary, Assam recorded the lowest women representation of 3.7% in first phase of the polls. Women participation in contesting election has been much lower as compared to men. Till the ninth general election, women participation was 30 times lesser than men, though tenth lok sabha onwards the participation improved.

[91] Pankaj Sharma (2014), "***Is election in India primarily about men with women only offering a symbolic presence?***", Zee Research Group., Retrieved through http://www.dnaindia.com, April 2014.

## 2.10 DECISION MAKING POWER

**Everett *et al* (1994)**[92] in their study on empowerment of women of four different occupational categories revealed that the women played a larger role in household decision making. Married women tend to practice family planning after they had reached their desired family size of 3-4 children and they had high occupational aspiration for their daughters. Further, age and her position in the household were found to be associated with variation in decision making scores of women.

**Choudhary (1995)**[93] in his study on farm women in Chikkaoda village in Ganjam district of Orissa, found that thirty percentage of women were of the opinion that the family matters were decided by husband/father/sons, fourteen percentage of women were of the view that they themselves could manage the family affairs and the remaining women did not express any opinion out of 50 women respondents. Their influence on decision-making in household affairs was affected by certain factors like the degree of economic independence, socio-cultural pressure, demographic factors and physical settings.

**Rao (1996)**[94] reported that the beedi workers co-operative organization of SEWA enhanced the women's self confidence, mobility,

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[92] Everett, J. and Savara, M., (1994), "***Empowerment: Organization in the Informal Sector***", Himalaya Publishing House, Bombay.

[93] Choudhary, S.(1995), "***Awareness of rural women and their development – A study***", Kurukshetra, 43(12) : 44-49.1995

[94] Rao, N.(1996), "***Empowerment through organization***", Women workers in the Informal Sector, Sage Publications, New Delhi.

decision-making and autonomy. The group members organized a struggle and were finally successful in completing their group housing scheme. The collective consciousness gained through experiences of several struggles of housing, marketing etc, enabled the women to respond effectively to male harassment in their personal lives to improve their bargaining position within the household and also to face collectively, the harassment of contractors, traders and government functionaries.

**Giriyappa (1997)**[95] presented that the female headed households were effective in taking decision in respect of work mobility, schooling, health care, asset creation, employment generation and social participation in low social status households. The informal empowerment was wide spread through women earning members, their decisions were subjected to various degrees of discrimination by male.

**Malhotra *et al* (1997)**[96] analysed the impact of education and work in women's decision-making in Sri Lanka, which was a combination of survey data, focus groups and life histories that are used to test the relationship between employment and empowerment. They found that education and employment are important determinants of women's decision-making in

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95 Giriappa, S.,(1997), "***Women Empowerment and Decision Making Analysis in Rural Enterprises***". Paper Presented at International Conference on Gender Equity through Women's Empowerment, Lucknow, 23-29 December 1997.

96 Malhotra, A. and Mather.M (1997). "***Do schooling and work empower women in developing countries? Gender and domestic decisions in Sri Lanka.***" Sociological Forum 12(4): 599-630, 1997.

terms of finances, but not in terms of household decisions related to social or organization matters.

**Saradha (2001)**[97] in her study on "empowerment of rural women through SHGs in Prakasan district of Andhra Pradesh", found that education, social participation, training, mass media use and capacity building had significant association with the level of empowerment, whereas age, family size, land holding and material possession had no association with the level of empowerment. It was also reported that majority of the women agreed that their economic independence increased the decision-making power.

**Salway *et al* (2005)**[98] argued that simply being employed does not matter much without considering the conditions of employment. Further they reported that paid work is empowering to women and that women who work are more likely to have decision making in the home, control resources, have greater mobility and are better able to accumulate assets and secure their own well-being.

**Sridevi (2005)**[99] explained that in joint family most of the decision were made by older family members. Income was also usually shared by many individuals. Furthermore, in joint family system, there were a lot of

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[97] Saradha, O. (2001), "***Empowerment of rural women through Self-Help Groups in Prakasam district of Andhra Pradesh – An analysis***". Thesis, University of Agricultural Sciences, Bangalore.

[98] Salway, S. and Jesmin,S(2005). "***Women's employment in urban Bangladesh: A challenge to gender identity?***" Development and Change 36(2): 317-349, 2005.

[99] Sridevi (2005). "***Empowerment of Women: A systematic analysis***". IDF Discussion paper India Development Foundation. June 2005.

restrictions especially for a young woman in her daily affairs that hindered their mobility, control over income, and participation in decision making.

**Adekoya (2006)**[100] in her study about the women and power transformation stated that elder women generally have greater involvement in decision making within family than the younger women, however younger women also begin to participate in decision making in their elder age.

**Arjun U Pangannavar, (2009)**[101] in his article elaborated that the measures taken by the Governments and NGOs; and the origin and development of SHGs acted as tools for rural empowerment. Better education and training to earn more money to supplement family income, economic empowerment and consequent improvements in decision making, better access to credit and higher income are the outcomes of women who become the member of SHGs.

**Ray G.N. (2012)**[102] addressed that women are underrepresented in governance and decision making positions. At present women represent approximately 8-9% of Parliamentary seats and less than 6% of cabinet positions. Also Less than 4% seats in High Courts and Supreme Courts are occupied by women. Further, less than 3% of administrators are women.

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[100] Adekoya. A. E. (2006). "***Women and power transformation in rural households: A case study of Osun State Nigeria***". The Social Sciences 1(3):231-234, 2006.

[101] Arjun U Pangannavar,(2009), "***Rural Development: Women Self Help Group***", Southern Economist, Vol.47, No.21, p.19 & 20, 2009.

[102] Ray, G.N.(2012) Key note address about "***Women status in India***" at the inauguration session of National Press Day , Press Council of India, Vigyan Bhawan, New Delhi on November 16, 2008. Retrieved through www.caluniv.ac.in on 10-9-2012.

**Arooj, S. *et al* (2013)**[103] articulated that, In the developing countries, particularly in Pakistan, though women are making significant financial contributions but still under collective decisions of husband and other family members while sometimes they are blindly relying on husband's decision and they also found that age, residence, education, professional differences, job nature, monthly income of married women are positively associated with autonomy in decision making.

**Subita Sharma *et al* (2013)**[104] in their study emphasized that rural women constitute the most important productive work force in the Indian economy. Agriculture in India contributes about 18% GDP and is predominantly a female activity. About 18% of the economically active women are engaged in Agriculture sector in the country. In dairying and animal husbandry, women outnumber the men and this sector of agriculture is wholly dependent upon the women workforce. Decisions related to buying and selling of land, machines and other agricultural implements; improvements of harvest and livestock management were mainly taken by head of the family or husbands.

**Sabina Bano (2014)**[105] in her study, found that in case of purchasing cloths, saving money, attending social ceremonies, deciding the share of

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[103] Arooj. S, Hussain.W, Arooj. A, Iqbal. A, Hameed.S & Abbasi. A (2013). "***Paid Work & Decision Making Power of Married Women Cross Sectional Survey of Muzaffarabad Azad State of Jammu & Kashmir***". Advances in Applied Sociology, 3, 165-171.2013.

[104] Subita Sharma, Rao P K and Rajni Sharma (2013), "***Role of Women in Decision-making Related to Farm: A study of Jammu district of J&K State***". International Journal of Scientific and Research Publications, Volume 3, Issue 1, January 2013.

[105] Sabina Bano (2014), "***Women and Decision Making in Urban India: A Gender Geographical Study of Varanasi City, Uttar Pradesh, India***". The International Journal of Engineering and Science, Volume 3, Issue 4, 2014.

expenditure, investing in policies, reproductive matters and voting the position , Hindu women is more empowered in comparison to their Muslim counterparts. It reflects the religious group behaviour in society as well as in their households. Social group composition also reflects that general and SC/ST women have more autonomy to take decision regarding purchasing cloths, to attend social ceremonies, to save money, to decide share of expenditure, and reproductive matters.

**2.11 EDUCATIONAL EMPOWERMENT**

In earlier studies education was used as the indirect measure of women's empowerment. It is assumed that educational attainment helps the women to be empowered by building money earning capability among them, developing confidence to face challenges, enhancing ability to make decisions regarding themselves and their intimates. All these things lead women to empowerment. However, some studies reveal that educated women still have to face many obstacles that restrict their processes of empowerment. Review of literature regarding influence of education on women's empowerment is presented below.

**Coleman, (1988)**[106] in his study emphasized that, the human capital approach is the concern with the human productivity in the workplace. It is an idea that investment in the employee's skills may benefit both the public

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[106] Coleman, J. S. (1988). "***Social capital in the creation of human capital-Issue supplement: Organizations and Institutions***". American Journal of Sociology, 94, 95–120.

and private sectors. The education and skill training to poor individuals can help in reducing income inequality. Educational attainment differs significantly between low-income individuals and high-income individuals.

**Boldt, (2000)**[107] highlighted that the barriers faced by women who attempt to improve their education, are family commitments, lack of partner support, financial difficulties, living in rural or isolated areas, domestic violence, transportation, and criminal convictions ,also neighborhood poverty have a negative effect on the learning environment .

**Census Report (2001)**[108] indicates that the growth of women education in rural India is very slow. This obviously means that still large womenfolk of our country are illiterate, the weak, backward and exploited. Moreover education is also not available to all equally. Gender inequality is reinforced in education which is proved by the fact that the literacy rate for the women is only 54% against 76% of men.

**Zedlewski *et al*, (2001)**[109] reported that, many formerly welfare-reliant women have employment barriers such as low levels of education, poor work skills, or little work experience, and less sufficiency. Further, the research documented that the barriers to educational attainment include

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[107] Boldt, N. (2000). "***From welfare to college to work: Support factors to help students persist and succeed and the economic and social outcomes of degree attainment***". Thesis, University of Vermont, Vermont.

[108]***Census Report of India***, 2001.

[109] Zedlewski, S. R. and Alderson, D. W. (2001). "***Before and after welfare reform: How have families on welfare changed?***", Urban Institute New Federalism Series B, No. B-32. Retrieved on October 14, 2011.

childcare needs; cognitive limitations, learning disabilities, and mental illness; transportation difficulties; lack of information about education opportunities; lack of encouragement for educational attainment; and alcohol and drug dependence.

**Kamla Nath. (2002)**[110] in his case study narrated that, the female literacy rate has increased by seven times while that of males has increased by three and half times since 1951. Women are still unequal to men, but the last quarter of a century has seen tremendous improvement in their status through progress in education, in having better health and longevity of life and entry into jobs in the organized sectors. And he also stated that education does lead to individual development and creates awareness about individual rights and the same empowering at the individual level and this individual development will lead to overall development.

**Sabharwal *et al* (2003)**[111] stated that Micro financing through Self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But the lack of education often comes in the way and many a times they had to seek help from their husbands or any other educated man/ woman for day-to-day work. The Governments in developing countries therefore must take effective steps

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[110] Kamla Nath. (2002). "***Education and Empowerment of Women: A Case Study of India***". Source: wgc.womensglobalconnection.org. Jan 2013.

[111] Sabharwal and Gita (2003) "***From Margin to the Mainstream: Micro- finance Programmes and Women Empowerment: The Bangladesh Experience***" .Accessed through www.gdre.org on Jan 2013.

to enroll the members of SHGs in the Schemes of open schooling or any other distance mode to impart education.

**Parveen (2005)**[112] explored in her study in rural Bangladesh that both formal and informal education has positive significant impact on women's empowerment. She argued that education and skill improve the socio-economic condition of women and enable them to demand and protect their rights more effectively.

**Rahman *et al*. (2008)**[113] in their study conducted in two districts of Bangladesh investigated a significant relationship between education of women and their empowerment. Study indicates that education enhances understandings and awareness of the surrounding as well as develops their cognitive and psychological realm of empowerment. They concluded that education provides women, courage to speak against social injustice and political discrimination.

**Sambangi.D (2009)**[114] articulated that the greatest single factor which can incredibly improve the status of women in any society is education. It is indispensable that education enables women not only to gain more knowledge about the world outside of her earth and home but helps her to get

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112 Parveen, S. (2005). "***Empowerment of rural, women in Bangladesh: A household level analysis***". Farming and rural systems economics. Volume 72, Margraf Publishers, Weikersheim.2005.

113 Rahman, M., Abedin, S. Zaman, K. and N. Islam. (2008). "***Women's empowerment and reproductive health: Experience from Chapai Nawabganj District in Bangladesh***". Pakistan Journal of Social Science 5(9):883-888.2008.

114 Sambangi.D (2009). **"*Education Is The Foundation For Women's Empowerment In India: Prospects, Challenges And Remedi***es". Source: www.articlesbase.com.

status, positive self esteem, and self confidence , necessary courage and inner strength to face challenges in life.

**Suguna.M (2011)**[115] in her study highlighted that the rate of school drop outs is found to be comparatively higher in case of women. This higher rate of illiteracy of women is undoubtedly attributing for women dependence on men and to play a subordinate role. Therefore promoting education among women is of great important in empowering them to accomplish their goals in par with men in different spheres of life.

**Census Report (2011)**[116] highlighted that the state wise female literacy rate had an average of 65.46%, further high literacy rate (92 %) has been registered in Kerala and least literacy rate is 52.7% in Rajasthan. Also while comparing literacy rate of female in 2011 census with the previous one, there is a substantial increase from 54.16% to 65.46%. Government of India has been taken various steps and plans especially for improving women education.

**Beena Dominic *et al.*(2012)**[117] Compares the education and status of women in Kerala of the 18th and the first half of the 20th century. It could be seen that the condition of women in the 18th century was very miserable. But the educational activities of the missionaries helped to eradicate many evil

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115 Suguna.M.(2011). "***Education and Women Empowerment in India***". International Journal of Multidisciplinary Research Vol.1 Issue 8, pp: 198-204 December 2011.

116 ***Census of India Report,*** 2011.

117 Beena Dominic and Amrita Jothi.C (2012) "***Education-a Tool of Women Empowerment: Historical study based on Kerala Society***". International Journal of Scientific and Research Publications, Volume 2, Issue 4, pp:1-4. April 2012.

customs and practices in the society, to develop a favorable attitude towards girl's education among women. These facilities tremendously enhanced the educational and social status of women in the society of Kerala in the first half of the 20th century.

**Jitendra Kumar *et al* (2013)**[118] they highlighted that it is virtually disheartening to observe that the literacy rate of women India is even much lower to national average i.e. 74.04.The growth of women's education in rural areas is very slow. This obviously means that still large womenfolk of our country are illiterate, the weak, backward and exploited. Gender inequality is reinforced in education which is proved by the fact that the literacy rate for the women is only 65.46% against 82.14% of men as per 2011 Census.

**Santosh Bhandari (2014)**[119] in his study highlighted that Eradication of illiteracy is the need of the hour to remove other social evils directly and education gives economic independence, which accelerates the improvement of the status of women and ultimately the status of society. Low level of literacy not only has a negative impact on women's' lives but on the country as a whole. Thus the investment on female education has a high social rate of return.

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[118] Jitendra Kumar & Sangeeta (2013)," ***Status of Women Education in India***", Confab journals Vol. 2, No. 4, April 2013.

[119] Santosh Bhandari (2014), "***An Analysis of Women Education in India***", Educationia Confab journal. Vol. 3, No. 2, February 2014.

## 2.12 PROBLEM FACED BY THE MEMBERS OF WOMEN SELF HELP GROUPS

**Tejaswini *et al* (1996)**[120] identified the problems faced by rural women in SHG activities. The findings revealed that 85 per cent of them facing difficulty in getting good price for their product, lack of common work place (83.00%), lack of proper marketing facilities (75.00%), problems in getting loan money released in time (66.00%) and lack of training facilities (50.00%).

**Snehalatha *et al* (1998)**[121] listed out the problems faced by group members as selling the products without assured market outlets, lack of co-operation and team work among group members, non-availability of sufficient matching grant in time, in effective group leadership, lack of training in group formation, unequal work delegation, mismanagement of accounts, discontinuance of internal lending. The problems perceived by group leader were lack of time to perform home, farm and group activities no reimbursement of money spent for group purposes, explaining accounts to illiterate members, resolving group conflicts, misunderstanding of group members that leaders benefit more and there are no economic incentives for being a group leader. The problems faced by the officials involved in SHG formation were, heavy work load, political interference is beneficiary

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[120] Tejaswini.A and Veerabhadraiah.S (1996), "***Knowledge assessment of rural women on DWCRA and their problems***". Kurukshetra, 51 (4) : 46-47.

[121] Snehalatha, M. and Reddy, M. N.(1998), "***Impact of thrift and credit groups in income generation of rural women***". Journal of Extension Education, 9(2) : 2031-2032.1998.

identification, illiteracy of group members, lack of communication networks, difficulty in resolving group conflicts, inculcating thrift behavior without economic incentives.

**Shylendra (1999)**[122] in the study conducted at Bidai village of Gujarat observed that the wrong approach followed in the SHG formation by the team, misconceptions about SHGs goal, both among the team and members of SHGs and lack of clarity about the concept of SHG particularly by the team, lead to the failure of SHGs.

**Puhazhendi *et al* (1999)**[123] attributed that the non cooperation of individual members with group activities as well as personality clash between office bearers and group members to the disintegration of group's lack of follow up action by the field staff of NGOs also played a major role in disintegration.

**Prita (2001)**[124] found that misunderstanding among SHG members was the major constraint faced by 38 per cent of SHG members, while 41 per cent of the members faced difficulties in diversification of activities. Functional or operational difficulties like lack of space for storage and frequent power cuts were reported by 28 per cent of the members.

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[122] Shylendra, H. S.(1999), "***Micro finance and SHGs. A study of the experience of two leading NGOs – SEWA and AKRSP in Gujarat***". Search Bulletin, 14 (30) : 56-79.1999.

[123] Puhazhendi, V. and Jayaraman, B.(1999), "***Increasing women's participation and employment generation among rural poor- An approach through informal groups***". National bank News Review, 15(4): 55-62.

[124] Prita, (2001), "***A study on the performance of SHGs in Dharwad District***". Thesis, University of Agricultural Sciences, Dharwad.

**Arun Kumar (2004)**[125] reported that the problems faced by the members of SHGs were lack of timely support from banks/other organization was the major problem, inadequate number of organizations linked up, unequal distribution of work among members, non introduction of agriculture based income generating activities (IGA), non availability of information about IGA, and difficulty in getting external loans.

**Bharathi (2005)**[126] reported that the problems faced by self help group members are lack of formal education, lack of training, lack of social mobility, insufficient loans as their economic problems and technical problems like non-availability of spare parts, shortage of electricity and unskilled women group members.

**Joseph *et al* (2006)**[127] highlighted that the constraints, problems and or obstacles faced by women are lack of co-ordination between government agencies, banks and SHGs, delay in sanctioning and disbursement of loans to SHGs, high rate of interest on the loan, insufficient loan for income generation, conflict over loan sharing, problems in marketing products.

**Bhaskara Rao V K,(2007)**[128] in his work "Women Empowerment an overview" says that in spite of several welfare measures by the governments,

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[125] Arunkumar, T.D., (2004), "***Profile of SHGs and their contribution for livestock development in Karnataka***". Thesis, University of Agricultural Sciences, Dharwad.

[126] Bharathi, R.A., (2005), "***Assessment of entrepreneurial activities promoted under NATP on empowerment of women in agriculture"***, Thesis, University of Agricultural Sciences, Dharwad.

[127] Joseph, L. and Easwaran, K.(2006), "***SHGs and tribal development in Mizoram***". Kurukshetra, 54(3): 37-48.2006.

[128] Bhaskara Rao V K,(2007), " ***Women Empowerment, an overview***", HRD Times, Vol.9, No.2, p.16 – 23 .

women are facing gender specific barriers to access the public services. The real solution to the problem of women empowerment lies in the adoption of holistic approach that deals with all major interrelated issues of economic welfare, social justice, education, health and customary traditions. Further, all sustainable efforts need to be pursued in the right spirit by the Government that would create an environment of making women economically self reliant and self confident.

**Chalapathi B V, *et al*,(2008)**[129], in their article, "Gender Equality – Empowerment of Women" has studied the economic status, political status , cultural status of women and suggested some measures for effective empowerment of women like, enabling women to have access to and control over production resources, decision making at personal and societal level, handing over additional responsibilities like ration shops, setting up of Women's Economic Development Corporation to give loans to poor women, setting up of Women's Commission Act to improve the status of women in the society and to inquire into unfair practices affecting women for matters connected with or incidental.

**Awais, M. et.al (2009)**[130] articulated that the status of women in a society is a significant reflection of the level of social justice in that society. Women's status is often described in terms of their level of income,

[129] Chalapathi B V, Raghavulu B V and Hari Prasad P,(2008), "***Gender Equality – Empowerment of Women***", Southern Economist, Vol.47, No.6, p.27 – 30.

[130] Awais M, Alam,T. and Asif M.(2009),"***Socio-economic empowerment of Tribal women: An Indian Perspective***". International Journal of Rural studies, 16(1): 1-11.

employment, education, health and fertility as well as their roles within the family, the community and society. In tribal communities, the role of women is substantial and crucial, because they work harder and the family economy and management depends on them. However, tribal women face problems and challenges in getting a sustainable livelihood.

**Paul Kagame (2011)**[131] in his keynote address "in Africa today, women constitute 70-80% of the total agricultural force, a third of the global manufacturing labour force and a third of the micro and small scale enterprises business population. Ironically however, women still struggle with low incomes, unemployment, unequal access to financial resources and legal obstacles that impede them from maximizing their full potential as entrepreneurs.

**Mahalakshmi.A (2012)**[132] emphasized in her article that human resource is an important factor for nation to develop their industry. In tea plantation, especially in Valparai, the women workers are much involved rather than Men workers. Also the women workers are earning Rs.154 after engaging in a 8 hours hard work. Since the region surrounding the plantation remains undeveloped, the employees have no source of other employment to improve their life style. Their salary is not adequate to run family;

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[131] Paul Kagame (2011), "***Role of Women in Socio-Economic Development and in Business***" President of the Republic of Rwanda, to the EAC Conference. Retrieved through http://www.eac.int on November 6, 2011.

[132] Mahalakshmi.A (2012), "***A Study on the Socio economic Status of Women Employees in Tea Plantation Industries***" International Journal of Science, Engineering and Technology Research (IJSETR), Volume 1, Issue 6, December 2012.

leading poor status and they are not able to provide rich education to their children.

**Sharadha Kalyanam (2014)**[133] narrated that Political power has not insulated women from facing gender-based violence. A recent report by the United Nations (UN) has found that verbal-sexual abuse and character assassination of women are rampant in South Asia politics. Further the study revealed that the most exploited were poor, new entrants, first generation politicians and especially those from religious minorities. Also violence within the family increased when a woman in politics is unable to perform her domestic responsibilities.

**Prabhakara. T (2014)** [134] articulated that women are important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles of women entrepreneurs' in India.

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[133] Sharadha Kalyanam (2014), ***"Women not Safe in Politics too"***, The New Indian Express, Published on 08th May 2014.

[134] Prabhakara**.** T (2014), **"*Socio Economic Problems of Women Entrepreneurship in Rural India*"**, Indian Streams Research Journal, Volume-4 Issue-1 Feb-2014.

# CHAPTER III

# THEORETICAL BACKGROUND ON WOMEN EMPOWERMENT AND SELF-HELP GROUPS

This chapter has been divided into three sections for the purpose of convenience and better understanding about conceptual setting of the study. Section-I is devoted to discuss the theoretical perspectives relating to women empowerment. Section II addressed the theoretical background of Self Help Groups. And in section-III an attempt has been made to study the performance of women Self-Help Groups in Tamil Nadu and Coimbatore District.

## SECTION-I

## 3.1 THEORETICAL PERSPECTIVES ON WOMEN EMPOWERMENT

### 3.1.1 CONCEPT OF WOMEN EMPOWERMENT

In recent years, countries across globe facing numerous obstructions for gearing their economic development and rigorously plan and evolve various economic activities. The process of globalization together with faster development in information and technological revolution put them under a great pressure. Today, competition among countries seems to be increasingly very stiff. Although economic growth is measured in various dimensions, the real growth of a nation lies not only in economic growth, but also in the status of its women.

Further, a country cannot be called as “developed”, if half of its population is deprived for its basic needs, livelihood, access to knowledge, and political voice. In short and simple words, women must be a part in all aspects of the development activities and programmes of a country. To ensure that women from merely populating numbers to becoming a strategic presence in decision-making all categories of women-especially the marginalized, under-represented and excluded groups-must actively be part of the development process. This must be an engendered process to develop and strengthen links between economic growth and gender justice[135].

Empowerment is an active, multi dimensional process which should enable women to realize their full identify and powers in all spheres of life. It would consist of providing greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over it circumstances that influence their lives and freedom from to shackles imposed on them by custom, beliefs and practice.

Empowerment as a concept was first brought at the International women’s conference 1985, at Nairobi. The conference stressed that empowerment is a redistribution of power and control of resources in favour of women through positive intervention. Broadly, empowerment means individuals acquiring the power to think and act freely, exercise choice, and

[135] Saravanakumar and Mamta (2012), “***Self Help Group in Socio Economic Transformation with special reference to Coimbatore”***, International Journal of Research in Commerce, Economics & Management, Vol No. 2, Issue No. 9 ,2012.

to fulfill their potential as full and equal members of society. Consequently women empowerment is a process by which women gain greater control over materials and intellectual resources which will assist them to increase their self reliance, and enhance them to assert their independent right, challenges to ideology of patriarchy and the gender-based discrimination against women.

### 3.1.2 DEFINITION OF EMPOWERMENT

"Empowerment is a set of process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals".[136]

"Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life".[137]

### 3.1.3 NEED FOR WOMEN EMPOWERMENT

In India, there is a strong performance for the male child, as sons are perceived to be future bread-earners and also the old age security for parents. A girl child faces discrimination from birth till death. Indian women are generally viewed as economic burdens and the contributions that they make

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[136] Indiresan, J., (1999), "***Empowering women, challenge to educational institutions"***. National Conference on Empowerment of Women for National Development, Dhole, pp. 15-19.

[137] Surekharao, K. and Rajananannа, J., (1999), "***Empowerment of rural women through DWCRA programme***". National Conference on Empowerment of Women for National Development, Dhole, pp. 101-107.

to their families are overlooked. Empowerment of women is the only way to eradicate women poverty in the globe (70 % of BPL are women). But it is long and difficult process. It requires a change in the minds of the people. If a women in economically empowered then it becomes much easier for her to become socially empowered.

As former UN secretary general Kofi Annan has stated "gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustained development and building good government, this is missing in India. And the following are viewed as the need of women empowerment.

- ™ To develop self esteem, confidence, realize their potential and enhance their collective bargaining power.
- ™ Awareness building about women's status, discrimination, rights and opportunities is a vital step towards gender equality.
- ™ Capacity building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities, to deal with people and institutions in the world around them.
- ™ Participation and greater control and decision-making power in the affairs of home, community and in the society. Action to bring about greater equality between men and women.[138]

[138] Rathidevi (2009), "***A Study on Women Empowerment through the Management of Self –Help Groups with reference to Dharmapuri District***".Ph.D Thesis, Periyar University, Salem.

### 3.1.4 APPROACHES TO WOMEN EMPOWERMENT

Women empowerment involved the transformation of power relations at seven different levels- individual, family, group, organisation, village, community and society. In order to empowerment the rural poor, especially women, female development workers must empower themselves. The following are the three main approaches of women's empowerment.

- **Integrated development approach** - which focused on women's survival and livelihood needs,
- **Economic development approach** - which aimed to strengthen women's economic position, and
- **Consciousness approach** - which are organize women into collectives that address the sources of oppression.

Further it is contrasted to gender and micro enterprises developments in the market approach, which aimed to assist individual women entrepreneurs to increase their incomes and the employment approach, which aimed not only increase the incomes, but also the bargaining power, of poor producers through group activities. The empowerment approach includes the costs in terms of time outside the home and in decision making.

### 3.1.5 CHARACTERISTICS OF WOMEN EMPOWERMENT

Women empowerment possesses certain characteristics. They are as follows,

i. Women empowerment is giving power to women; it is making women better off. It enables a greater degree of self-confidence and a sense of independence among women.

ii. Women empowerment is a process of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way. It gives the capacity or power to resist discrimination imposed by the male dominated society.

iii. Women empowerment enables women to organize themselves to increase their self-reliance and it provides greater autonomy towards.

iv. Women empowerment means women's control over material assets, intellectual resources and ideology. It challenges traditional power equations and relations.

v. Women empowerment abolishes all gender-based discriminations in all institutions and structures of society. It ensures participation of women in policy and decision-making process at domestic and public levels.

vi. Women empowerment means exposing the oppressive power of existing gender and social relations.

vii. Empowerment of women makes them more powerful to face the challenges of life, to overcome the disabilities, handicaps and

inequalities. It enables women to realize their full identity and powers in all spheres of life.

viii. Empowerment also means equal status to women. It provides greater access to knowledge and resources, greater autonomy in decision-making, greater ability to plan their lives and freedom from the shackles imposed on them by custom belief and practice.

ix. Women empowerment occurs within sociological, psychological, political, cultural, familial and economic spheres, and at various levels such as individual, group and community.

x. Empowerment of women is an on-going dynamic process which enhances women's abilities to change the structures and ideologies.

xi. Women empowerment is a process of creating awareness and capacity building[139].

**3.1.6 DIMENSIONS OF WOMEN EMPOWERMENT**

Women Empowerment has mainly five important dimensions such as economic, political, social/cultural, personal and familial.

™ ***Economic Empowerment:*** A woman is said to be economically empowered when she gains power as a result of increased access to economic resources. The means of achieving economic empowerment are: increase in income, access to finance, ability to make decisions regarding the utilization of money/credit etc.

[139] Arockiasamy (2011), "***Empowerment of Rural Women through Self Help Groups: A Study in Tiruchirappalli District, Tamil Nadu.***"Ph.D Thesis, Bharathidasan University.

- ™ ***Political Empowerment:*** A woman is said to be politically empowered when she has the awareness and power to act in accordance with the rights and rightful role of women in society and politics. The means of achieving political empowerment are: political awareness, participation in political activity, membership in political parties, position of power etc.
- ™ ***Social/Cultural Empowerment:*** A woman is said to be socially/culturally empowered when she has the power to participate in collective/cultural activities in the society. The means of achieving social/cultural empowerment are: social status, mingling with others, access to various organisations, social involvement, participation in cultural activities/seminars/competition etc.
- ™ ***Personal Empowerment:*** A woman is said to be personally empowered, when she has the power to increase her own self-reliance and self-strength. The means of achieving personal empowerment are economic freedom, freedom of action, ability and involvement in decision-making, self-esteem, gender equality, improvement in health and knowledge etc.
- ™ ***Familial Empowerment:*** A woman is said to have familial empowerment when she has the power to increase her own family welfare. The means of achieving familial empowerment are improvement in family income, support from the spouse, improvement

in family relationship, education to children, medical care to family members, improvement in basic facilities and amenities etc.

### 3.1.7 COMPONENTS OF WOMEN EMPOWERMENT

The components of empowerment are as follows:

- ™ Sense of internal strength and confidence to face life.
- ™ Right to make choices,
- ™ Power to control their own lives within and outside the home, and
- ™ Ability to access information and direction of social change towards the creation of social and economic order nationally and internationally.

Educational empowerment for women, interprets empowerment as a “sociopolitical Concept that goes beyond formal political participation and consciousness rising. A full definition of empowerment must include cognitive, psychological, economic and political components that are as follows:

- ™ The cognitive component refers to women having an understanding of the conditions and causes of their subordination at micro and macro levels. It involves making choices that may go against cultural expectations and norms.
- ™ The psychological component includes the belief that women can act as personal and social levels to improve their individual realities and the society in which they live.

™ The economic component requires that women have access to and control over productive resources, thus ensuring some degree of financial autonomy. However, the changes in the economic balance of power do not necessarily alter traditional gender roles or norms.

™ The political entails that women have the capability to analyse, organize and mobilize for social change[140].

**3.1.8 PROCESS OF WOMEN EMPOWERMENT**

Empowerment as an individual and collective process is based on the following five principles:

9 Self-reliance
9 Self-awareness
9 Collective mobilization and organizations.
9 Capacity building
9 External exposure and interaction[141].

Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into the situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with each other and build a common vision and mission. In the second stage, the women tried to change the situation by bringing about a

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[140] Suguna.B (2006) "***Empowerment of rural Women through Self Help Groups***" Discovery Publishing House, New Delhi.

[141] Gundlri (2001) "***Empowerment of dalit women through self help groups***", Social Action, Vol, 62.No 2, pp: 28-43.2011.

change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of collective action. As empowerment seeks to alter the gender and power relations, there could be a certain social or gender conflicts.

The process of empowerment could also face certain obstacles emanating from the patriarchal system, traditional beliefs and political system. The obstacles that faced by Asian women's are as follows.[142]

**Table No 3.1.1**

**THREE FOLD CONSTRAINTS' OF SOUTH ASIAN WOMENS**

| Personal level | Family level | Community level |
|---|---|---|
| Illiteracy | Overburdened household Work | Overburdened women's ideas |
| Lack of knowledge/skill and responsibility | Lack of family support | Lack of equal perceiving attitude towards women |
| Lack of self-confidence | Large size family. Lack of household responsibility sharing | Male domination |
| Lack of access to finance and resources | Caste system of the family limiting access | Lack of legal clarity |
| Dependent socialization | Rich family but poor satisfaction | Insensibility of political parties |
| Poverty | Deprivation | Political sabotage |

[142] Arockiasamy (2011)," ***Empowerment of Rural Women through Self Help Groups: A Study in Tiruchirappalli District, Tamil Nadu.***"Ph.D Thesis, Bharathidasan University.

### 3.1.9 INDICATORS OF WOMEN'S EMPOWERMENT

The Draft Country Paper India for the Fourth World Conference on Women held at Beijing in 1995 and proposed the following qualitative and quantitative indicators for evaluating women's empowerment:

#### *3.1.9.1 Qualitative Indicators*

- Self-confidence understands what she wants, expresses it and tries to get it, Feels proud of herself has positive self-image
- Articulation, Awareness about health, nutrition, legal rights, political activities, Government policies and programmes
- Less burden of work and more leisure time
- Changing role and responsibilities within the family
- Decrease in violence within the family
- Changing attitudes towards tradition and customs like child marriage and dowry
- Physical mobility - walk freely within the village, go to city or town, to banks, post-office, go for shopping, cinema, exhibition and visit relatives
- Become member of women's group or any other people's organisation
- Self-identity - identifies herself positively
- Decision-making power within the family regarding number of children

- Education of children, marriage of children, budgeting of the family, income and purchase or sale of family property
- Changed attitudes towards women's participation in politics and willingness to participate in the politics
- Control over individual and family income
- Access to resources like land, house, jewellery, house-sites, etc.
- Access to information, knowledge and skills.

### *3.1.9.2 Quantitative Indicators*

- Increase in age at marriage
- Reduction in fertility rate or number of children
- Becoming beneficiaries of development programmes
- Visible changes in physical status / nutritional status
- Improvement in literacy level and becoming member of a political party or local self-government[143].

## 3.1.10 NATIONAL POLICY AND PROGRAMMES FOR WOMEN EMPOWERMENT

India is a country where one can see, extreme diversities in language, religion, caste and socio-economic class. The Constitution of India provides equality for all irrespective of gender, caste, religion, race, and place of birth and is considered as the vehicle for social transformation to realize the goals of the independence movement, which aimed at socio-economic

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[143] Arockiasamy.l (2006) "***Empowerment of rural Self Help Groups: A Study in Tiruchirappalli District***" Ph.D Thesis, Bharathidasan University.

emancipation of millions of Indians. India is also the first country to have given voting rights for women along with independence.

Further the constitution of India guarantees several rights for Indian women. As a part of this effort, special target programmes have been brought forth, over the years, leading to action plans and programmes in several spheres. The following are the programmes which specifically started with the aim of empower women community

9 The National Plan of Action for Women (NPA) adopted in 1976 became a guiding document for the development of women till 1988 when a National Perspective Plan for Women was formulated.

9 The National Perspective Plan for Women (NPP) (1988-2000) drafted by a core-group of experts is more or less a long term policy document advocating a holistic approach for the development of women.

9 'Shram Shakti' - the report of the National Commission on Self-employed Women and Women in the Informal Sector (1988) examines the entire gamut of issues facing women in the unorganiged sector and makes a number of recommendations relating to employment, occupational hazards, legislative protection, training and skill development, marketing and credit for women in the informal sector.

9 The National Expert Committee on Women Prisoners (1986) examined the condition of women prisoners in the criminal correctional justice

system and made a series of recommendations relating to necessary legislative reform, prison reforms and reforms of other custodial institutions and rehabilitation of women prisoners.

- The schemes support for Training and Employment Programme (STEP) aims to raise the incomes of rural women by updating their skills in the traditional sectors, such as dairy development, animal husbandry sericulture, handloom and social forestry. Since its inception in 1987, almost 4,48,000 women has benefited.
- The National Plan of Action for the Girl Child (NPA) (1991-2000) is an integrated multi-sectoral decadal plan of action for ensuring survival, protection and development of children with a special gender sensitivity built for the girl child and adolescent girls.
- In January 1992, the National Commission for Women was set up by the Government of India with the mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, for reviewing existing legislation and suggesting amendments where necessary and for looking into complaints involving deprivation of the rights of women.
- Legal Literacy Manual was brought out in 1992 with the aim of educating women about the laws concerning their basic rights. These manuals have been written in a simple and illustrated format and cover a wide range of subjects, namely, laws relating to working women,

child labour, contract labour, adoption and maintenance, Hindu, Muslim and Christian marriage laws and rights to property.

- The National Nutritional Policy (NNP) articulates nutritional consideration in all important policy instruments of government and identifies short-term and long-term measures necessary to improve the nutritional status of women, children and the country as a whole.
- Another initiative to empower women by raising their economic status is the scheme of Mahila Samridhi Yojana (MSY) launched in October 1993. The MSY scheme aims to promote the habit of saving among rural women with the objective of improving their financial assets.
- Setting up of a Rashtriya Mahila Kosh - a National Credit Fund for women in 1993 is yet another innovation. The fund aims to reach the poorest of the poor women who are in need of credit but cannot reach the formal banking or credit system. This credit fund has helped in the development of a national network of credit services for women in the informal sector.
- Indira Mahila Yojana (IMY) was launched in 1995 in over 200 blocks of India, for the holistic empowerment of women. IMY is being implemented in 238 blocks and till now, 40000 women's groups have been formed under the scheme. Of these 4000 groups were formed in 2004-05.

- A new scheme, called the Trade Related Entrepreneurship Assistance and Development (TREAD), was launched by the Government of India in 1998. It was designed to generate self-employment for 45000 women in rural and urban areas. The package involves financial assistance and services through NGOs in the non-farm sector.
- Rural Women's Development and Empowerment Project (Swa-Shakti Project), was launched in 1998, for strengthening the process of empowerment of women in six States through the establishment of Self-Help Groups.
- Swarna Jayanthi Gram Swarozgar Yojana (SGSY) scheme, the amended and merged version of the erstwhile Development of Women and Children in Rural Areas (DWCRA), Integrated Rural Development Programme (IRDP) and Training of Rural Youth for Self Employment (TRYSEM) were launched for women empowerment.
- The Jawahar Rozgar Yojana (JRY), (1989-90), provides facilities for women through training and employment. The Indira Awas Yojana (1985-86), a part of the JRY, aims at providing houses free of cost to poor people. The houses are allotted to female members, or in the joint names of the husband and wife to enable women to own assets.
- The National Bank for Agriculture and Rural Development (NABARD) links banks with Self-Help Groups with the objective of meeting the

credit needs of the poor. As many as 85 per cent of the groups linked with the banks are women's groups.

- Mahila Vikas Nidhi (MVN) is a specially designed fund for economic empowerment of women. Training and employment opportunities are provided to them through creation of necessary infrastructure.
- The Government of India has finalized a proposal to set up the National Resource Centre for Women which will act as an apex body for promoting and incorporating gender perspectives in policies and programmes of the government. A pilot project to test the concepts and methodologies underlying the National Resource Centre has been successfully implemented recently.
- Along with the above stated schemes, there are many other women-related policies like the National Policy on Education (NPE) 1966, National Health Policy (NHP) 1983, National Commission for Women's Act (NCW) 1990, which have been influencing the welfare and development of women and children in the country.
- Health and Nutrition: Apart from the extensive network of primary health care infrastructure, India has also the world's largest Integrated Child Development Services (ICDS) programme which offers a package of supplementary nutrition, immunization, health care, growth monitoring, pre-school education and health and nutrition education. Along with special initiatives like the Universal Immunization

Programmes (UIP) these interventions have helped India substantially reduce the infant mortality rate and also bring malnourishment under control.

9 Education for All: Recognizing the fact that the girl child who is compelled to leave school at an early age, special efforts are being made to increase enrollment and retention of these children in school. Combining a programme of non-formal education for the working children and supported with a massive adult literacy effort, India is geared to meet the target of Education for All by the end of the current decade.

**3.1.11 FIVE YEAR PLANS AND WOMEN EMPOWERMENT**

The intervention of the planning mechanism of the Government of India came as a boon to the development of women in the country.

1. **First Five Year Plan (1951-56)** outlined the philosophy to promote the welfare of women so that they can play their legitimate role in the family and in the Community. As a result the Central Social Welfare Board (CSWB) was set up in 1953 and it undertook a number of welfare measures through the voluntary sector.

2. **Second Five Year Plan (1956-61)** organized women into Mahila Mandals to act as focal points at the grass-root levels for development of women.

3. **Third and Fourth Five Year Plans and other Interim Plans (1961-74)** accorded high priority to education of women and introduced measures to improve maternal and child health services including supplementary feeding for children and nursing mothers.

4. **Fifth Five Year Plan (1974-80)** throw a shift in the approach for women's development from welfare to development to cope with several problems of the family and the role of women in the society. This approach aimed at an integration of welfare with development services.

5. **Sixth Five Year Plan (1980-85)** was a landmark in the history of women's development by initiating a special approach with a three pronged thrust on health, education and employment.

6. **Seventh Five Year Plan (1985-90)** the developmental programme for women continued with the major objective of raising their economic and social status to bring them into the mainstream of national development. A significant step in this direction was to identify the beneficiaries in different developmental sectors that extend direct benefits to women.

7. **Eighth Five Year Plan (1992-97)** marked a shift from development to empowerment in approach to women development schemes. It promised to ensure that the benefits of development from different sectors do not

bypass women. Women must be enabled to function as equal partners and participants in the developmental process[144].

8. **Ninth Five Year Plan (1997-2002)** is a progressive extension of the Eighth Five Year Plan. Some major steps towards gender justice and empowerment of women are being taken. This approach of the plan is to create an enabling environment where women can freely exercise their rights both within and outside the home, as equal partners along with men.

9. **Tenth Five Year Plan (2002-2007)**, reinforced commitment to gender budgeting to establish its gender-differential impact and to translate gender commitments into budgetary commitments. Which aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of children through rights-based approach

10. **Eleventh Five Year Plan (2007-2012)**, says it is about to change all that. An important divide which compels gender special focused efforts will be made to purge society of this malaise by creating an enabling environment for women to become economically, politically and socially empowered. The vision or philosophy of empowerment for the

[144] Rajarajeswari.L (2012), ***"Women Empowerment – the Condition and Position of Women".*** Retrieved from www.indianmba.com on August 2013.

eleventh Plan is Inclusive and integrated economic, social and political empowerment with gender justice.

11. **Twelfth Five Year Plan (2012-2017):** Planning commission is pushing for special dispensation for single women, particularly those who are single by choice, under various governments. In order to reserving a certain percentage of jobs for single women under centrally sponsored schemes, the plan has proposed promoting and strengthening federations of single women at the block and district level.

### 3.1.12 WOMEN EMPOWERMENT SCHEMES

The Government of India having felt the urgency of SHGs in the process of uplifting the economic and social status of women, the Government of India has been formulating policies for them. State governments have also followed such policy of the central government. The Government of India is committed to the welfare of women through empowering them which is acknowledged from to adopt an integrated approach towards empowering women through effective convergence of existing services, financial and human resources and infrastructure in both women specific and women related sectors. With a view to fulfilling such commitment the Government of India has been implementing policies of which some are directly and others are indirectly relevant for Self-Help Groups. These schemes include

- **Support to Training & Employment Programme for Women (**STEP), a Central Sector Scheme launched in 1986-87, seeks to upgrade skill of poor and asset less women and provide employment on sustainable basis by mobilizing them in viable cooperative groups, strengthening marketing linkages, support services and access to credit. The scheme also provides for enabling support services in the form of health check-ups, legal and health literacy, elementary education, gender sensitization and mobile crèches.
- **Rastiya Mahila Kosh** (1993): It is also known as the National Credit fund for women. It provides microfinance to the poor women to start income generating activities. These poor women can from SHGs to have better access to the sources of finance.
- **Swarnajayanti Grama Swarojgar Yojana** (SGSY) (1999-2000): Swarnajayanthi Gram Sswarozgar Yojana Scheme is a holistic approach towards poverty eradication in rural India through creation of self-employment opportunities to the rural Swarozgaries. This has executed in the country through District Rural Development Agencies. The Central and State fund of this program is in the ratio of 75:25. It is designed to assist poor rural families to cross the poverty line.
- **Swa-Sakti Project** (2000-01): It was started as a pilot project in Tamil Nadu (erstwhile Rural Women's Development and Empowerment Project, 1988). It is designed to provide interest bearing loans to

beneficiary groups like SHGs. This project aims at enhancing women's access to resources for better quality of life.

- **Swayamsidha** (2001): It is an integrated project for the development and empowerment of women through SHGs. It emphasizes covering services, developing access to micro-finance and promoting micro-enterprises.
- **Integrated Scheme for Women Empowerment** (ISWE). The programme is being implemented on pilot basis since 2008 and has the motto of meeting the felt needs of the area by mobilizing community action, converging available services and resources of the area, income generation through feasible and sustainable activities for women and to provide services for health awareness, career counseling vocational training, preventing child trafficking and other social evils.
- **Rajiv Gandhi Scheme for Empowerment of Adolescent Girls** (RGSEAG) – 'Sabla', a Centrally-sponsored scheme was approved by the Government in 2010. The scheme, interalia, aims at vocational training for girls above 16 years of age for their economic empowerment. Sabla is being implemented through the State Governments with 100 per cent financial assistance from the Central Government for all inputs other than nutrition provision for which 50 % Central assistance to States is provided.

9 **National Mission for Empowerment of Women:** The extent of empowerment of women from a holistic and macro-point of view is largely determined by 3 factors viz. economic, social and political identity. The vision for socio-economic empowerment of women is to empower women economically and socially to end exploitation and discrimination

## SECTION – II

## 3.2 THEORETICAL BACKGROUND OF SELF HELP GROUPS

### 3.2.1 EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS

Women's participation is significant in rural development. They put their entrepreneurial skills in all the rural employment activities such as agricultural operations, poultry, sheep rearing, diary, firewood cutting and selling, sale of agricultural produce etc. Despite the fact that they put their heart and soul in rural employment activities, their economic status is not yet improved. Though they have enough entrepreneurial potential, due to poor financial strength, they are not able to convert their entrepreneurial dream into reality.

In the context of designing programmes for the poor, micro finance has recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor, with special emphasis on empowering women. The operational framework of micro finance, therefore, referred to as "an institutional mechanism of

providing credit support in small amount and usually linked with small groups along with other complementary support such as training and other related services to the people with poor resources and skills for enabling them to take up economic activities". Self-Help Group (SHG) is one such facet of bottom-up strategy calling for mass action at the local level.

**3.2.2 ORIGIN OF SELF HELP GROUP IN INDIA**

Economic progress in any country would be achieved through social development and empowering women and it certainly lead to social development. Women has equal share with men in total population of our country. Therefore, women empowerment cannot be just ignored while devising various policies for rural and socio-economic development. Right from the independence, in fact even in the pre-independence era, rural development vis-à-vis poverty alleviation had been considered as a major challenge to our country. Initially, it was assumed that a mixture of Poverty Alleviation Programmes such as IRDP, TRYSEM, DWCRA, ICDP etc., could be able to improve income level of the rural masses, especially women through trickledown effect.

But these programmes failed to achieve the target because trickledown effect of economic growth cannot be achieved if the growth is not accompanied with infrastructure development; which is essential for speedy percolation of the benefit of such programmes. Lack of participatory approach in planning and execution of these programmes resulted in

complete failure to improve socio-economic condition of the poor masses for which these were evolved. At this point of view, micro financing or group lending is being looked upon as the instrument that can be considered as the golden stick for poverty alleviation vis-à-vis rural development. Therefore the policy maker's whispered that providing micro credit to the rural women through an organised set up will make them to enterprise.

### 3.2.3 FOOTPATH WAY OF SELF HELP GROUPS IN INDIA

In 1976, Prof. Mohammed Yunus of Bangladesh started women's groups in Bangladesh had developed thrift and savings among the poorest. Now it has developed into a bank named Bangladesh Grameen Bank. With the triumph of BGB and similar organisations elsewhere, the concept of Micro credit has gained momentum in India. Based on this success many Non-Governmental Organisations (NGOs) in our country are involved in organising SHGs and they serve as an agent between the bank and the poor.

In India pioneer in this field is Self-Employed Women's Association (SEWA). Without the Grameen model SEWA was started in 1972. However started as a Trade union for women in the unorganised sector, today SEWA boasts of running the first Women's Bank in the country. And then in Southern India organisations like PRADAN, MYRADA, ASSEEFA, MALAR etc. have entered into this rural credit system. And then NABARD introduced a Pilot Programme for starting and lending to SHGs in 1992 based on the experience of BGB and MYRADA. NABARD also provides training support,

Grant cum Aid support for micro credit under its different schemes. Then SIDBI has entered this field late but now SIDBI has formed a Micro-credit foundation, which gives loans to NGOs after rating them by an external agency. The minimum loan is Rs.50 lakhs and it is to be used only for micro enterprises.

Then Government of India, which is under IMF and WB guidance, has been launched schemes scrapping Integrated Rural Development Programme, Scheme for Urban Micro enterprises, Prime Ministers, Urban Poverty alleviation programme and TRYSEM. The Schemes are known as (1). Swarnajeanthi Gram Swarozhar Yojana – SGSY. (2). Swarnajyanthi Sahahari Swa Rozhar Yojana – SJSRY.

The former is for Gram Panchayats and the latter for Town Panchayats, Municipalities and corporations. According to this scheme, the Panchayats will select the good group with assistance from BDO, Bank and NGOs and provide Rs.10000/- as revolving fund - free of Interest and then banks will provide loan to the group - seeing the performance. There is an individual subsidy of 30% for those who do individual enterprises and 50% subsidy for Group enterprises. After the introduction of this scheme NGOs and Panchayat are forming groups or trying to get control of the Groups and funds. The scheme has a trap. If the repayment under this scheme is less than 70% in a Panchayat, nobody will get loan in this panchayat[145].

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[145] www.ncw.nic.in

Today Self- Help Groups plays a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). Thus the SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Therefore a slow and steady SHG movement started during 1990s in India truly representing the concerns of the poorest of the poor.[146]

**3.2.4 PROGRESS OF SELF-HELP GROUPS IN INDIA**

There have been many success stories of the poor SHG members showing exemplary entrepreneurial qualities to come out of the vicious circle of poverty and indebtedness with the help of SHGs. The journey so far traversed by the Self Help Group – Bank Linkage Programme (SHG-BLP) crossed many milestones – from linking a pilot of 500 SHGs of rural poor two decades ago to cross 8 million groups a year ago. Similarly from a total savings corpus of a few thousands of Indian Rupees in the early years to a whopping `27,000 crore today, from a few crore of bank credit to a credit outstanding of `40,000 crore and disbursements touching `20,000 crore during 2012-13. The geographical spread of the movement has also been quite impressive - from an essentially Andhra Pradesh – Karnataka

[146] Donthi Ravinder and Muskula Anitha (2014) "***Self Help Groups: Path Ways out of Poverty in India***", International Journal of Innovative Research & Studies.Vol 3 Issue 2, Feb-2014.

phenomenon in the beginning now spreading to even the most remote corners of India. Over 95 million poor rural households are now part of this World's largest micro Credit initiative. India is one of the country which potentially using the Self Help Group concept. The details of bank wise total number of SHGs in India are as follows in table 3.2.1.

**Table No: 3.2.1**

**PROGRESS OF MICROFINANCE IN INDIA - SAVINGS OF SHGS WITH BANKS AGENCY-WISE POSITION AS ON 31 MARCH 2013**

*(Amount in lakh)*

| S. No | Name of the Agency | Total Savings of SHGs | | Out of Total - Under SGSY | | Out of Total - Exclusive Women SHGs | |
|---|---|---|---|---|---|---|---|
| | | No. of SHGs | Saving Amount | No. of SHGs | Saving Amount | No. of SHGs | Saving Amount |
| 1 | Commercial Banks | 4076986 | 553257.05 | 1098312 | 107404.11 | 3367566 | 444160.47 |
| 2 | Regional Rural Banks | 2038008 | 152710.20 | 758306 | 61018.71 | 1683036 | 128054.08 |
| 3 | Cooperative Banks | 1202557 | 115758.22 | 191193 | 13742.29 | 887917 | 79272.43 |
| **Total** | | **7317551** | **821725.47** | **2047811** | **182165.11** | **5938519** | **651486.98** |

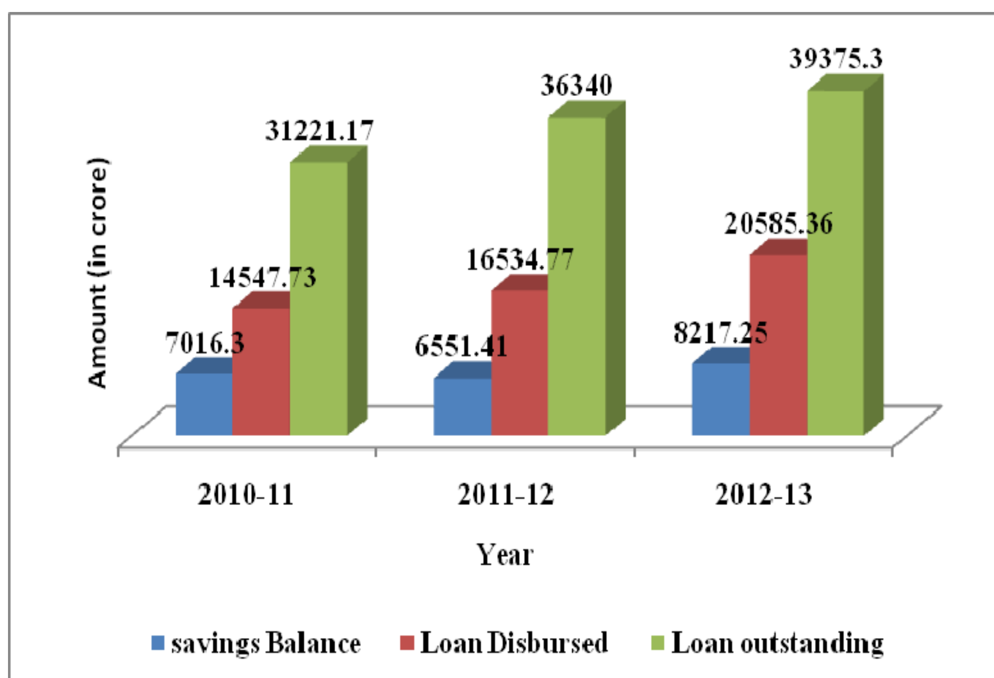
**Source: NABARD Report 2012-2013.**

From the below figure it is understood that there is a decline in the number of SHGs savings linked with banks to the extent of 8.1% during the year, though the savings harnessed by SHGs grew by 25.4%. It is evident that this decline is in spite of more number of new SHGs savings linked to banks during the year pointing to existing SHGs gone out of the Banks linkage programme during the year. After nearly 3 years, the number

of SHGs availing fresh loans by banks showed an increase of 6.3% during the year and the quantum of fresh loans issued increased by 24.5% over the previous year.

**Figure No: 3.2.1**

**SHG-BANK LINKAGE-HIGHLIGHTS 2013**




**Source: NABARD Report 2012-2013.**

The growth in the loan outstanding of SHGs with banks 8.4% is almost 4 times the growth in the number of SHGs having outstanding loans with banks (2.2%). This is more prominent in SGSY SHGs which recorded a decline in SHGs with outstanding loans (1.9%), but recorded 6.7% growth in the loan outstanding over the previous year.[147]

[147] NABARD Report 2012-2013.

### 3.2.5 MEANING OF SELF HELP GROUP

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous households who are organised around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills[148].

Self Help Groups are not charity or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-Help Groups build on the strengths of their members.[149]

### 3.2.6 CONCEPT AND WORKING OF THE SHGs:

The working of the Self-Help Groups in general can be outlined as follows:

- Self-Help Groups are the informal groups consisting of 15 to 20 poor women or men of the same area. And each group decides the choice of its members and the name of the group.

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[148] Mahima .Sand Lavanya.V.L (2013) "***Kudumbasree: A way of Alleviating poverty – A case study of Palakkad District in Kerala***", Global Research Analysis. Volume: 2 Issues: 5 May 2013.

[149] *Sue Nash (1999) "**The Self Help Movement in Australia in the 1990s**"* written for Community Quarterly, Melbourne, winter 1999.available at www.coshg.org.au.

- Each group has three office bearers, namely, Animator, Representative I, and Representative II. The Animator presides over the meetings, the Representative I assure that the norms are followed and Representative II looks after the finance of the group.
- Regular meetings are conducted and all members participate in the meetings, where the member's savings are collected and loans are disbursed. When there is more demand for loans than the level of savings mobilized, then the loan will be disbursed based on the need of the members and purpose of loans. The loan carries a rate of interest of 2 percent a month depending upon the funds availability.
- Loans are given for various consumption purposes viz, education, payment of old debts etc. The loan amount for each purpose, the repayment period, installments are worked out by the members unanimously.
- Each group maintains cashbook, general ledger, individual member's ledgers, minute's book etc.
- Each group has a bank account operated jointly by the Animator and Representatives. The excess savings are deposited in bank account.
- Each group acts as a financial institution owned and managed by the poor for their betterment and upliftment.
- The sources of funds for the group are internal as well as external, the internal sources are the member's savings inclusive of the common fund, interest on their loans and loan repayment and the external

sources are loans from banks, NGOs aids, grants/subsidies from government and NGOs.

- Each group collects savings from all members for lending to the needy members. In addition to that, it collects administrative fee and membership fee from the members.
- As the age of the group increases, the capacity of the group and need for credit also goes up. The funds available in the group become inadequate and the group needs the support of the financial institutions like banks to meet their growing needs.
- Normally SHGs linkage with banks starts after six months to one year after the groups are capable of managing their own financial transactions[150].

**3.2.7 NEED AND OBJECTIVES OF SELF-HELP GROUPS**

The SHGs hold the power and serves to overcome the helplessness of the poor. The group savings serve a wide range of objectives other than immediate investment. It improves discipline on group members in developing the savings habit, enhances self-confidence of the individual that reflects sign of group encouragement and strengthening group cohesiveness. The following are the objectives of the SHGs.

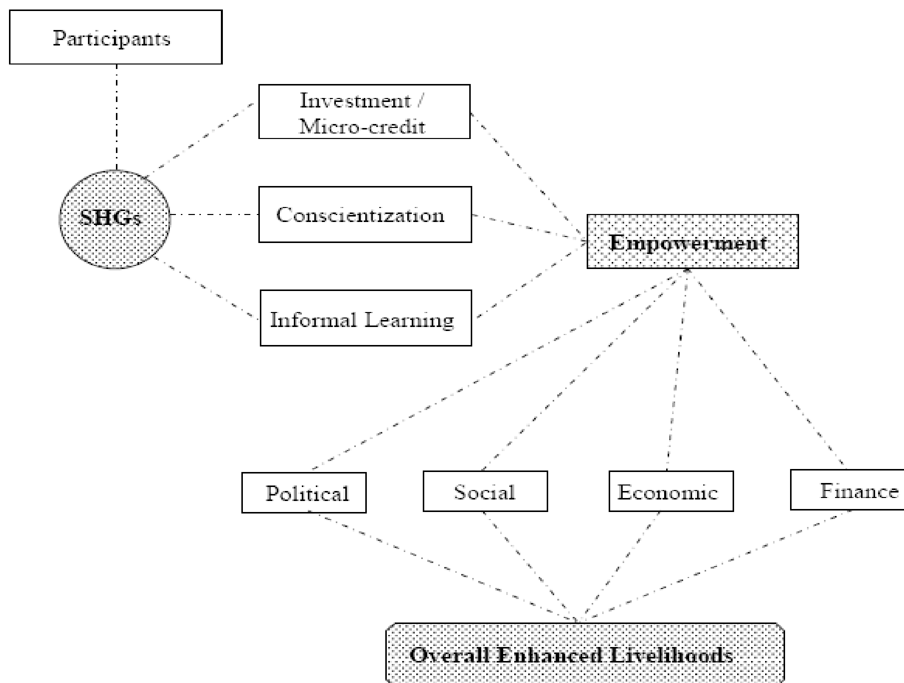
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[150] Athena.C (2009) "***A Study on the Levels of Living of Self-Help Groups in Coimbatore District, Tamilnadu***", Language in India, February 2009.

- To organize poor women.
- To raise the level of social consciousness of its members.
- To work for social and economic empowerment.
- To bring about gender equality in the society.
- To inculcate and to improve the saving habits among women.
- To increase the total family income.
- To improve the economic standards through self-employment of women.
- To enable utilization of bank loans and government welfare schemes.
- To facilitate the members to escape from the clutches of moneylenders.
- To mobilize financial resources for promotion of economic activities.

**Figure No: 3.2.2**

**ROLE OF SHGS IN PROMOTING LIABILITY AMONG WOMEN IN SOCIETY**



### 3.2.8 FUNCTIONING OF SELF-HELP GROUPS

- The Self-Help Groups generate common fund where each member contributed savings on a regular basis.
- SHGs meet periodically collect the money saved by their members and lend to the needy members for production purposes and also for subsistence and consumption needs.
- Loaners are decided by consensus. Loan amounts are small with low interest rate and for short duration. Loan procedure is very simple and flexible.
- SHGs also take loans from banks or voluntary agencies or any other promotional institutions to meet the requirements of the members.
- The group itself with help of Non-Government Organisation (NGO) makes assessment of individual credit needs of its members and submits to the bank for sanction of collective loans in its name. The group collectively ensures repayment of bank loans.
- NGO helps the SHGs in procuring raw materials and also marketing of the produce.

### 3.2.9 FORMATION OF SELF HELP GROUPS

An external facilitator working closely with the communities at grass root level can play a crucial role in the group formation and development effort. The facilitator may be either from a government or non-government organizations. The Self-Help Group formation stages are outlined in the following Table.

## Table No: 3.2.2

### SELF-HELP GROUP FORMATION STAGES

| Sl. № | Stage | Duration | Role of NGOs | Role of SHGs |
|---|---|---|---|---|
| 1. | Preparatory Stage | 3 Months | Initiator | 9 Attend meetings of organized by NGOs<br>9 Identify poor through PRA method<br>9 Get awareness about their role |
| 2. | Forming and Storming Stage | 3-24 Months | Promoter | 9 Organise groups<br>9 Selection of leaders and office bearers<br>9 Evolve SHG norms and byelaws<br>9 Pooling of savings and loan operations<br>9 Repayment of loan |
| 3. | Stabilization Stage | 24 to 60 Months | Facilitator | 9 Attend training programme<br>9 Develop skill<br>9 Link with banks<br>9 Shift from consumption to production loans<br>9 Streamline accounting system<br>9 Formation of new groups and stabilization of old groups |
| 4. | Expansion/ Growth Stage | 60 to 96 Months | Advisor | 9 Handling of SHG transaction independently with less support<br>9 Formation of cluster association<br>9 Link with Panchayat Union Office<br>9 Take up community issues<br>9 Take up income generation programmes.<br>9 Become financially viable |
| 5. | Stage of Autonomy | After 8 years | Withdrawal | 9 Self-propeller federation to be formed<br>9 Linkage with banks to get intensified<br>9 Participate in wider developmental and political process |

Source: R. C. Gupta, "***Management of Savings and Credit Programmes by Non-Governmental Organisation***".

***3.2.9.1 The group formation keeps in view the following broad guidelines:***

- ™ Self-Help Group consists of 10 to 20 persons. The group cannot have more than one member from the same family.
- ™ A person should not be a member of more than one group. The group should elect a leader/office bearer and devise a code of conduct.
- ™ It should have regular meetings (weekly or fortnightly) conducted in a democratic manner allowing free exchange of views and participation of the members in the decision-making process.
- ™ The group should be able to draw up an agenda for each meeting and proceed with discussions as per the agenda.
- ™ The group should be able to collect a minimum amount as voluntary savings from all the members regularly as per the bye-laws of Self-Help Groups. The savings so collected, will be the group corpus fund.
- ™ The fund shall be used to advance loans to the needy members.
- ™ The group should be able to process the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments.
- ™ The group should operate a bank account so as to deposit the balance amount left with the group, after disbursing loans to its members. The group should maintain simple basic records such as minutes book, attendance register, loan ledger, general ledger, cash book, bank pass book and individual pass book.

- The Self-Help Group is an informal group. However, the group can also register itself under the Societies Registration Act, the State Cooperative Act or under the partnership firm.
- The Self-Help Groups can be further strengthened and stabilized by federating them at the village level. This would facilitate regular interaction and exchange of experiences including flow of information from District Rural Development Agencies (DRDA) and other departments.

Further about 50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability - specific wherever possible. However, in case sufficient number of people for formation of disability specific groups is not available, a group may comprise of persons with diverse disabilities.[151]

**3.2.10 MEMBERSHIP IN SELF-HELP GROUPS**

It is important that people from poor households are made aware and made to recognize the significance of collective efforts in solving problems that seem impossible with individual efforts, by voluntarily deciding to put their efforts together to help increase their access to financial services, economic services like technology, training in skill and enterprise management, material support and marketing facilities etc. besides a host of other social services.

[151] www.tn.gov.in

### *3.2.10.1 Homogeneity Factor*

Greater the extent to which individuals share activities, the more they will interact and the higher the probability that they will form a group. Interaction enables people to discover common interests, likes and dislikes attitudes or sentiments. There are other important factors which encourage homogeneous group formation viz.

**Gender**: Gender focus of groups has been quite successful in promoting gender concerns, particularly in the context of economic empowerment of women.

**Neighborhood**: People who live in the same neighborhood are likely to form stronger groups than people who live in different areas.

**Community**: People with similar social background exhibit similar coping behaviour in times of crises hence will be able to extend mutual support.

**Occupation**: People in similar occupation tend to be cohesive and group action is often found successful in confronting common problem.

Besides these, other factors like age, physical or social disability, management of community resource/asset are also being tried out for building up community organizations[152].

### *3.2.10.2 Membership Requirements*

- ™ Size of group is normally restricted to 15-20 members to facilitate participatory processes.
- ™ Members of a group should be at least 18 years of age.

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[152] Phil Bartle (2013), "***Group Formation and Development***", Source: www.cec.vcn.bc.ca.

- ™ Members should be aware of rights and obligations of membership.
- ™ Members must share understanding on objectives and vision of group.
- ™ Membership by mutual selection is a solitary means to build group solidarity.

Finally, mutual selection process entails the participant to expressly indicate the list of all people who could be trusted with their money. Persons with negative characteristics tend to be left out of such formed trust groups and those with the positive attributes tend to be included.

***3.2.10.3 Rights and Obligations of Members***

- 9 Every member has a right to determine goals, objectives and vision of the group.
- 9 Every member has a right to participate in every activity of the group.
- 9 Every member has a right to participate in group meetings and decision-making.
- 9 Every member has a right to participate in the leadership function.
- 9 Every member has right to access loans from the pooled corpus funds of the group.
- 9 Every member has a right to share in the group's wealth.
- 9 Every member has a right to scrutinize group's records and inspect property.
- 9 Every member has a right to withdraw from membership in genuine circumstances.

- Every member is under obligation to accept goals, objectives and vision of the group.
- Every member is under obligation to participate in all group activities.
- Every member is under obligation to make oneself aware and abide by group norms and rules.
- Every member is under obligation to participate in group meetings and decision making.
- Every member is under obligation to contribute minimum agreed thrift amount to the group.
- Every member is under obligation to act with diligence in discharge of group responsibilities.
- Every member is under obligation to discharge debt liability contracted by the group.
- Every member is under obligation to participate in supervision of group finance/businesses.
- Every member is under obligation to defend the group at all for all.

It is quite interesting to note that the rights and obligations of members are almost convergent mainly on account of Self-Help Group being a member owned, managed and controlled institution.

***3.2.10.4 Role of Self-Help Group Members***

- To promptly attend SHG meeting.
- To fully participate in SHG meeting and voice opinion clearly and freely.

- To share responsibility of SHG collectively like going to banks by rotation.
- To promptly repay the SHG loan.
- To participate in village and social action programmes.
- To ensure unity and mutual trust between all members and adopt the principle of 'give and take'.
- To ask questions/doubts openly and ensure that the SHG functions transparently.
- To ensure prompt annual reelection of at least representatives and also animators.
- To promptly attend training programmes and ensure implementation of good practices.
- To share problems, experience, feelings and ideas with all members of the SHG.[153]

***3.2.10.5 Leadership Responsibilities***

It is apt to realize the leadership in Self-Help Group is a verb and not a noun. The range of leadership responsibilities includes the following:

- Providing guidance for group activities and assisting in information sharing among group members.
- Helping define problems and identify solutions.
- Facilitating appraisal of group performance.

[153] www.agritech.tnau.ac.in

- ™ Encouraging members to offer ideas and opinions.
- ™ Resolving conflicts and disputes between group members.
- ™ Conducting meetings and facilitating group decisions.
- ™ Organizing, implementing and coordinating group plants.
- ™ Facilitating financial transactions during group meetings.
- ™ Maintaining and keeping records of accounts.
- ™ Maintaining a bank account on behalf of the group.
- ™ Representing the group's interests to outside bodies.
- ™ Conducting negotiations and doing business with other organizations.
- ™ Rendering truthful and correct accounts to members.

**3.2.11 SELF-HELP GROUP MEETINGS**

Group meetings consist of times when members gather either periodically or at short notice to discuss the activities of the group and decide on its future actions. All actions in Self-Help Group revolve around meetings at which members access savings and credit services, share experiences, learn from each other and also receive education and training.

- ™ Meeting is a forum for group action and facilitates information sharing among members.
- ™ Meetings are to be convened at regular intervals as per the convenience of the members.
- ™ Frequency of meetings is guided by the convenience of members, the critical determinant is the ability of members to discharge financial

obligation to the group. In other words, thrift, credit and record keeping functions must converge with the meeting at least once in a month.

- Meetings must be held at a mutually decided place, date and time. In other words, meetings are conducted at same place, on the same day and at same time each time they are held.
- In the absence of common meeting place, meetings could be held at the house of each member by rotation.
- Active participation in the deliberations by all members must be encouraged with expression of free and frank views. However, involvement of non-members in the decision-making process should be strictly objected to.
- Structured agenda for group meeting with definite sequence of activities to be pursued (viz., attendance, review of decisions of previous meeting, thrift, repayments, loans and social issues) will make meetings effective.
- Sharing of various responsibilities among the members during the meeting process.
- Attendance of members taken before commencement of deliberations at the meeting enables effective member participation.
- Meetings should have near-full attendance of members; any absence of members must be viewed seriously.

- ™ Penal provisions like fines, penalties, etc. must be enforced for late coming/leave without prior intimation.
- ™ Chronic absenteeism in meetings are generally discouraged by withholding or delaying other pecuniary benefits to members.

**3.2.12 FUND MANAGEMENT IN SELF-HELP GROUPS**

Mobilizing micro-thrifts is only part of comprehensive savings service of Self- Help Groups. Small savings from resource-poor households need operative protection against loss of deposits. Mishandling in savings and credit groups as well as imprudent lending from internally generated deposits threaten the security of savings programme. They have to be shielded against the financial and nonfinancial risks. It is, therefore, considered necessary that high standards are set in the area of fund management which covers the following:

- ™ Group fund generally comprises member thrift, interest earned on internal loans, fines and penalties levied on defaulting members, loans and grants received in the name of the group. The groups are not expected to discriminate between the sources of fund for meeting loan requirements.
- ™ Efficient cash management in a meeting reflects the fund management capability of the group.
- ™ Responsibility sharing in cash management at each meeting on rotation basis for assisting the group leaders will not only promote

transparency but also enhance fund management competence among group members.

™ Managing of savings account with local branch is another important area in fund management. All cash collections made at a meeting may be deposited into the bank and withdrawals made for disbursing the loans. While members could take turns for depositing the cash into bank, the persons authorized and the borrower concerned could draw the money from bank. However, groups maintaining up to date records could consider extending loans out of pooled fund during the meetings itself. Periodic reconciliation of accounts with bank transactions is considered useful.

™ Preparation of micro-credit plans in groups by groups improves considerably the credit absorption capacity as it entails acquisition of planning and financial skill among group leaders.

™ In the initial stage, only short term loans are extended, usually for periods ranging from 3-12 months, to enable larger number of member's access credit facility from the group. However, insistence on monthly repayments from borrowing members will accelerate the velocity of lending within the group, which also partially reflects equity in loan access to group members.

™ Groups must have a policy on interest rates. Most groups charge interest rates that are linked to contemporary market rates. It is also desirable to build in risk factor in the interest rate structure in long term.

- ™ Generally interest is not paid to the members on the compulsory savings. Even in cases where interest is computed on compulsory thrift contributions the same is merged with the member savings rendering the very process in fructuous.
- ™ Coming to interest rate on loans, a few groups have been charging differential Interest rates to their borrowers keeping in view the purpose of loan which can be considered good.
- ™ Members must be made aware of their cumulative thrift contributions and loan outstanding.
- ™ Investment of pooled savings in a common asset (even a productive one) and blocking internal lending will in fact run counter to the objective of giving sustainable credit access to poor households. Further, the risk of investing entire corpus in a singular activity is fraught with risks.
- ™ Groups incurring regular expenditure towards cost of bank transactions, honorarium to book keeper etc. could consider collecting additional amounts every month from their members to avoid erosion of loaning funds.

**3.2.13 RECORD KEEPING IN SELF-HELP GROUPS**

Record keeping is the most crucial function in a Self-Help Group often confined to the periphery. Proficient record keeping assumes significance for promoting transparency in the system considering the need for providing safety of micro-deposits pooled in savings and credit

programmes. An effective information system that supports their self-management efforts is sine-quo-non for sustainability of Self-Help Groups. Such system can be considered effective when it is easily understood and appeals to cognitive abilities of ignorant and illiterate community. Besides, it must be credible, verifiable and facilitate quick recall of stored information in the perception of users. Some of the best practices in record keeping area could reflect upon the following issues:

™ Critical self-awareness must be created among groups on issues relating to record keeping.

™ Groups must ensure that the responsibility for safe keeping of records.

™ Group members must be trained to recognize books of accounts and their structure.

™ Groups must be encouraged to discuss on nature and contents of records.

™ Groups must be encouraged to hire services of local book keeper to upkeep records in case of non-availability of literate members in the group capable of writing the records.

™ Groups must be strongly encouraged at compensate for services rendered by book keeper.

™ Groups must ensure that books are updated while the meeting is in progress.

™ Groups must ensure that book writer reads out the nothings made by her in various books.

™ Groups must develop a practice of closing the books of accounts by year end.

™ Cross checking of books across groups could be encouraged for audit purposes.

™ Groups must encourage its members to learn to read and write their own books.

™ Members must cultivate habit of confirming entries in member passbook.

### 3.2.14 GOVERNANCE OF SELF-HELP GROUPS

Strong savings and credit groups owned and managed by the community itself need competent and committed development facilitators, strong cadre of leaders, and enlightened and alert members. Hence the governance of Self-Help Groups that promotes democratic traditions is crucial for its success. Evolution of norms or rules and regulations for self-governance, participatory decision-making, diligence and self-discipline among group members coupled with strong enforcement mechanism are sufficient conditions for transparency in group operations. These rules and regulations are not mere statements but reflect the understanding of group norms by members through their conduct in group activities. Rules and regulations of the group, therefore, need to apprehend conflict situation in day-to-day functioning of group and provide ready solutions. These could broadly cover:

™ Groups to have unique name to give it a distinct identity.

™ Goals and objectives of group formation.

™ Membership issues - optimal size, entry norms, exit policy.

™ Extraordinary issues concerning membership - inclusion and exclusion of members.

™ Leadership structure - positions, roles and responsibilities.

™ Positioning of leaders - tenure, selection and change process.

™ Financial services - savings and credit policies.

™ Fund management - cash management, interest rates, and expenditures.

™ Decision-making - decision-making apparatus, styles and enforcement of decisions made by the group.

™ Enforcement of group norms - discipline procedure.

™ Relationships management with service agencies - Banks, DRDA etc.

While stability of group membership is strongly encouraged, it is possible that a few members could be co-opted into the groups to attain optimality in group size, alternately delinquent members could be expelled, in which case the groups could undertake a situational analysis and take appropriate decision. However, core objectives of the group and rule for self-governance should not be lost sight of.

**3.2.15 GROUP VIGILANCE AND CONTROL MECHANISM IN SHGS**

The corpus fund of a group is entirely contributed by its members and hence they alone must ensure that the fund is managed and controlled by

them without any outside interference whatsoever. There is no alternative to alertness of members and their participation in group meetings. Some of the best practices discussed earlier also go in strengthening the group vigilance and control mechanism. These include:

- ™ Responsibility sharing mechanism where members assist leader in conduct of Meeting.
- ™ Practice of leadership rotation coupled with clearly laid out succession plan.
- ™ Preventing outsiders from handling cash, even for training purposes.
- ™ Responsibility fixing for handling cash during meeting and holding impress cash thereafter.
- ™ Practice of tallying cash inflows and outflows at the end of each meeting.
- ™ Practice of clarifying member wise cumulative savings and loans position every month.
- ™ Responsibility to deposit cash and withdrawal from savings bank account on rotation basis.
- ™ Practice of bank reconciliation on periodic basis.
- ™ Ensuring end-use of credit by helping the borrowing member in purchase of asset.
- ™ Regular review of deviant behaviour of members in attendance, thrift or loan repayment.

™ Enforcement of group discipline through fines and penalties system.
™ Practice of rotating members accompanying leader for training and review sessions.

### 3.2.16 SHGS AND BANK LINKAGE MODEL

The SHGs are being linked with the banks for the external credit under the projects of rural development. Three broad models of SHGs bank linkage have emerged over the past few years in India. They are as follows:

**Model I: Bank-SHG-Member:**

In this model, bank plays the significant role. The bank does formation and promotion of SHG. The bank opens savings accounts of the members. After satisfying the functions, the bank provides credit to SHGs. From the beginning the bank acts as SHG promoter institution.

**Model II: Bank (Facilitating Agency)-SHG-Member:**

Under this model, NGOs, Government agencies or community-based organizations act as facilitating agencies to form SHGs. The groups are developed, nurtured and trained by these agencies. Bank observes the operations of the SHGs and after satisfying the functions, helps them to open savings accounts and provides credit directly to the SHGs. About 70 percent of the SHGs are linked under this model. The state government agencies like DRDA and DWCRA play active role in linkage of this model.

**Model III: Bank-NGO-SHG-Member:**

This model is totally different from the other two models. Under this model SHGs are nurtured, promoted and even financed by NGOs. NGOs act as facilitator and Micro-Finance Intermediaries (MFIs). After some time, when the SHGs have fully developed and stabilized, banks are being approached by the NGOs for loans, for lending to SHGs.The joint appraisal team consisting of bank managers, rural development officers, NGOs, project implementation units visit the groups and select the beneficiaries proposed by the women groups for providing financial assistance to the respective entrepreneurial activities such as setting up of petty shops, vegetables shops, tailoring units, rice mundy, charcoal making units etc[154].

### 3.2.17 SELF HELP GROUPS AND BANK RELATIONSHIP

Self-Help Groups are primarily savings and credit groups and availing savings and credit services from local banks is a logical extension of their growth strategy to meet increasing credit demand from members. Moreover accessing savings services from banks will provide safety to the pooled funds. It is expected that groups will demonstrate desired maturity and financial dynamics leading to inculcation of banking habits in the groups. It would also make possible to bringing general improvement in the nature and scale of operations that would accelerate economic development.

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[154] Athena.C (2009) "***A Study on the Levels of Living of Self-Help Groups in Coimbatore District, Tamilnadu***", Language in India, February 2009.

- ™ Open savings account in group's name with the service area branch concerned.
- ™ Regular operations in the group's savings account will help to build healthy relationship with bank.
- ™ Groups to assess their future fund requirements and articulate the credit gap in micro-credit plans.
- ™ Groups to have clarity on issues relating to eligibility conditions, credit entitlement and legal obligations arising out of credit linkage with banks.
- ™ Groups and banker must hold discussions at loan appraisal stage for enabling banker to arrive at a credit decision.
- ™ Terms and conditions of credit extended by banks including implication of joint and several liabilities in the event of credit linkage must be clearly understood by all members in the group.
- ™ Groups must assimilate bank loans with their corpus fund by extending need based loans to those members who could not access loans earlier from out of pooled savings.
- ™ Groups must ensure on-time payment of bank loans by setting aside a portion of total collections made in each meeting for honoring repayment obligation to the bank.

™ Continuity of thrift and need based internal lending even after receipt of bank loan will strengthen Self-Help Group processes and any attempt to obstruct or discontinue it can only be a self-inflicting move.

™ Banks must reward for on-time repayment by means of repeat and higher finance.

Thus the SHGs engaged not only in productive economic activities but also in social empowerment and capacity building of rural women. Health, education, medical facilities, literacy, alternative agriculture practices, leadership qualities and team building are other activities of SHGs. It also enabled them for collective bargaining while keeping up their dignity. The non-productive and non-assessed worthy, naive village women had become agents of social change and economic development of the community through decentralized means of empowerment. Through this leadership qualities would blossom, discipline prevails and true democracy beginning to function among members. This also helps and value to the work they do, their families and communities.

## SECTION-III

## 3.3 PERFORMANCES OF SELF-HELP GROUPS IN TAMIL NADU AND COIMBATORE DISTRICT

### 3.3.1 STATUS OF WOMEN IN TAMILNADU

Tamil Nadu, a southern State of India having more than 30 million women, has had significant developments in the position of women. In ancient times women in general enjoyed dignity. They served as homemakers, literary and spiritiutal personalities, and rulers as well. They also performed as good advisers for their spouse-kings. The State government has been set an impressive way to empower women through its policies, schemes and its liberal principles in involving non-governmental organizations.

The State extends its welfare activities to women through the Department of Social Welfare. In 1983, a separate Corporation was established for the development of women (TNCDW), with a view to empowering the rural women. Since July 2006, this Corporation has been brought under the administrative control of Rural Development and Panchayat Raj Department in order to bring better coordination in implementing schemes meant for Self Help Groups. In Tamil Nadu 30 per cent of seats are also reserved for women in education and employment since 1989.[155]

As per the 2011 census, women population stood of 35.98 million, which is almost 49.9 percent of the state population, out of that 51.5 % of

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155 Seenivasan.A (2012), "***Women Empowerment in Tamil Nadu Emerging Trends and State Initiatives***," Global Journal of Human Social Science Interdisciplinary, Volume 12, Issue 9, 2012.

women live in rural and remaining are in urban area. Further the sex ratio stands at 993 in rural and 1000 in urban against 1000 men. Also rural women has got literacy rate of 65 % and 82.3 percent hold by their counterparts in urban.

### 3.3.2 SHG - MOVEMENT IN TAMIL NADU

Multifold activities of SHGs have paved the way for improving rural and urban economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are major functions of the 'Mahalir Thittam' a project of Tamil Nadu Women Development Corporation (TNWDC) was established in 1983 with the prime objective of bringing about socio-economic development and empowerment of women. The Department implements its flagship programme through Mahalir Thittam, besides implementing the IFAD Assisted Post Tsunami Sustainable Livelihoods Programme.

### 3.3.3 MAHALIR THITTAM (SCHEME FOR WOMEN) OF TAMIL NADU

Mahalir Thittam is a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd. Mahalir Thittam is based on Self Help Group (SHG) approach and is implemented in partnership with Non-governmental Organisations (NGOs) and Community based organizations. Later the scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-1992 and further extended to Madurai and Ramanathapuram in the year 1992-93.

Following the success of the IFAD project, Mahalir Thittam project was launched with State Government funding from 1997- 1998 and was progressively introduced in all districts of the State[156]. Today the SHG movement is a vibrant movement spread across all districts of the State. The following table shows the detailed progress of Self Help Groups in the state.

**Table No: 3.3.1**

**PROGRESS OF SELF HELP GROUPS IN TAMILNADU**

| Particulars | Rural | Urban | Total |
|---|---|---|---|
| **No of SHGs** | 3,72,092 ***(67 %)*** | 1,84,219 ***(33 %)*** | 5,56,311 ***(100 %)*** |
| **No of SHGs Members** | 57.37 lakhs | 28.32 lakhs | 85.70 lakhs |
| **Total savings of SHGs** | Rs.3,374.60 Crore | | |
| **Total credit availed** | Rs.15,633.83 Crore | | |

**Source: TNCDW**

The above table 3.3.3 shows that as on March 2012, the state has formed 556311 Self Help Groups with the membership of 85.70 lakhs women, which means 24 percent of the women has got membership in the state. Also it is noted that 67 % of the groups have functioning in rural areas with the association of 57.37 lakhs women and 33 % of the group have formed in urban with the membership of 28.32 lakhs of women. Further it is noted that the total savings made by SHGs Rs. 3,374.60 Crore and the total credit availed by SHGs Rs.15, 633.83 Crore in Tamilnadu.

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[156] www.tamilnadumahalir.org

### 3.3.4 CREDIT RATING AND LINKAGE

Credit rating is a benchmarking work out to assess the group and ascertain its credit worthiness. SHGs are rated on various parameters to test their financial discipline and a committee consisting of representatives from Mahalir Thittam, DRDA, PLF, NGO and a Bank does effective functioning. The first credit rating, which is done six months after group formation, enables the group to access revolving fund or direct credit from Banks. The second credit rating is done after a lapse of another 6 months to ascertain the readiness and suitability of the group to undertake economic activity.

#### *3.3.4.1 Manimegalai Awards*

To encourage well functioning SHGs and PLFs, the Government had announced Manimegalai awards at State and district levels. Awards are presented to 5 best PLFs and 10 best SHGs at the State level. One PLF selected as best at the district level and 3 SHGs found to be the best at the district level are given Manimegalai awards and the best SHG at the Block level has given a certificate.

### 3.3.5 AFFILIATION OF NON-GOVERNMENTAL ORGANISATIONS

Mahalir Thittam is implemented in partnership with Non-Governmental Organizations (NGOs) that helps in formation of SHGs, provide training and monitor them. Interested NGOs can affiliate as partners to Mahalir Thittam if they satisfy the norms for affiliation. The affiliation

norms for NGOs and the NGO agreement have been revised. The salient features of the new agreement are:

- ™ Emphasis on quality of NGOs and not numbers
- ™ Incentive to NGOs for facilitating credit linkage and economic activities.
- ™ Performance based and linked to outputs.
- ™ Adequate space for growth of community based organizations like Panchayat Level Federations.

**3.3.6 PANCHAYAT LEVEL FEDERATION**

Under Mahalir Thittam, it is envisaged that Federations of SHGs will be formed at the Village Panchayat level called the Panchayat Level Federations (PLF).through that the members of SHG can benefit immensely by pooling talent, resources and exploiting economies of scale in production and marketing. Strong federations would be the right way to ensure sustainability and self reliance of SHGs[157].

**3.3.7 SELF HELP GROUPS IN COIMBATORE DISTRICT**

In the recent years, the SHG had started attain assorted colors and strides, and is very much popular through length and breadth of the country. In Tamilnadu the performance of SHG is highly at an interesting pace and at a faster growth as well. Coimbatore is the next largest city and urban

[157] www.tamilnaduwomen.org

agglomeration in the state after Chennai and the sixteenth largest urban agglomeration of India. Coimbatore is one of the fastest growing tier-II cities in India and a major textile, industrial, commercial, educational, information technology, healthcare and manufacturing hub of Tamil Nadu. It was the capital city of the historical Kongu Nadu and is often referred to as the Manchester of south India. The city is located on the banks of the Noyyal River surrounded by the Western Ghats and is administered by the Coimbatore Municipal Corporation.

The district is divided into two Revenue Divisions (Coimbatore and Pollachi) and ten Taluks consisting of 295 Revenue villages. Further the district consist of 1 Corporation, 3 Municipalities,1 District Panchayat,12 Panchayat Unions,44 Town Panchayat and 227 Village Panchayat. The following table shows the detailed information about the Self Help Groups in the district.

The below table indicates that the block wise distribution of Self Help Groups in Coimbatore district. As on July 2010, the district had 15651 SHGs with the women enrollment of 221674. Out of which 6527 groups were formed in rural areas with the membership of 93348. Further 3628, 2147 and 3349 groups were formed in Town Panchayat, Municipality and Corporation with the membership of 50792, 30648 and 46886 respectively. Further Karamadai block has the highest number of SHGs 1044 with women enrollment of 14844 members and the least number of SHGs 164 in Madukkarai with the membership of 2296. And altogether the SHGs have made a savings of Rs 8525.2 lakhs out of that Rs 5022.8 lakhs made by rural SHGs.

**Table No: 3.3.2**

**BLOCK WISE STATUS OF SELF-HELP GROUPS IN COIMBATORE DISTRICT**

| S.No | Name of the Block | Age Groups (Years) Total | | | | | | | Women Covered |
|---|---|---|---|---|---|---|---|---|---|
| | | 0-6 Months | 6 M-1 Year | 1-2 | 2-3 | 3-4 | 4+ | Total | |
| **I** | **RURAL SHGS** | | | | | | | | |
| 1 | Karamadai | 24 | 34 | 115 | 20 | 21 | 830 | 1044 | 14844 |
| 2 | Pollachi North | 17 | 22 | 8 | 0 | 159 | 661 | 867 | 12359 |
| 3 | Annur | 21 | 0 | 103 | 0 | 0 | 617 | 741 | 10647 |
| 4 | Pollachi South | 20 | 0 | 20 | 24 | 186 | 445 | 695 | 9990 |
| 5 | Anaimalai | 10 | 36 | 37 | 43 | 90 | 402 | 618 | 8652 |
| 6 | Perianaickenpalayam | 39 | 1 | 50 | 45 | 62 | 398 | 595 | 8486 |
| 7 | Sulur | 47 | 0 | 43 | 21 | 34 | 350 | 495 | 7229 |
| 8 | Kinathukadavu | 14 | 0 | 0 | 0 | 0 | 438 | 452 | 6510 |
| 9 | Sulthanpet | 59 | 17 | 40 | 28 | 39 | 216 | 399 | 5820 |
| 10 | Thondamuthur | 0 | 0 | 0 | 0 | 0 | 287 | 287 | 4018 |
| 11 | Sarkar Samakulam | 9 | 0 | 0 | 0 | 4 | 170 | 170 | 2497 |
| 12 | Madukkarai | 0 | 0 | 0 | 0 | 58 | 164 | 164 | 2296 |
| **Sub Total (1-12)** | | **260** | **110** | **416** | **181** | **653** | **4907** | **6527** | **93348** |
| **II** | **Urban SHGs** | | | | | | | | |
| a | Town Panchayat | 47 | 23 | 69 | 112 | 209 | 3168 | 3628 | 50792 |
| b | Municipality | 31 | 86 | 57 | 0 | 75 | 1898 | 2147 | 30648 |
| c | Corporation | 25 | 156 | 264 | 116 | 608 | 2180 | 3349 | 46886 |
| **Sub Total (a+b+c)** | | **103** | **265** | **390** | **228** | **892** | **7246** | **9124** | **128326** |
| **III** | **Grand Total (I+II)** | **363** | **375** | **806** | **409** | **1545** | **12153** | **15651** | **221674** |

**Source: Project Office, Project Implementation Unit, Mahalir Thittam, Coimbatore, 2010.**

Self Help Groups has becoming popular and successful scheme and it eradicating poverty and empowering women economically in the state of Tamilnadu. Further it is observed that among various schemes introduced by the governments for empowering women, Self Help Groups through Mahalir Thittam to the economically backward women helped much than any other scheme implemented by the government so far in the state.

# CHAPTER IV

# DATA ANALYSIS AND INTERPRETATION

## 4.1 INTRODUCTION

For the accelerated socio-economic development of any community, the active participation of women is essential. In a social set up like India, women participation has to be ensured through tangible measures, taken at various levels, which result in their empowerment in the real sense. Empowerment of women is one of the concepts that have developed in connection with improving their status in the line of socio economic condition, participating in decision making, political, social and education. Also, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of rights and responsibilities, improved standards of living, self-reliance, self-esteem and self-confidence.

In this chapter an attempt has been made to study the impact of women empowerment through Self Help Groups. For the purpose of the better clarity over the result, the chapter has been divided into seven parts. Section – I describes the fact of demographic profile of the Self Help Group members in Valparai.Section –II shows that the factors which are influencing the women to register as the member in Self Help Groups. In section – III the changes in social, economic & Political Empowerment after becoming members in women Self Help Groups were analysed. Section – IV deals with

changes in decision making power after becoming members of women Self Help Groups. In section V Perception of women education among the members were analysed. In section – VI Common problems faced by the members of Self Help Groups were highlighted and an overall impact of women empowerment through Self Help Group has been given in section VII. For this purpose, six hundred and twenty six sample respondents were selected to gather pertinent information. The data thus collected were subdued into suitable tabular form. Simple statistical tools like descriptive analysis, Friedman test, analysis of variance, Chi-square test and Structure Equation Model were employed appropriately. The detailed analysis and data interpretation are furnished in the following seven sections.

## SECTION – I

### 4.1.1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Since the socio economic profile is heavily influencing the women community to participate in group level as well as their standard of living. It is indeed relevant to study the reality of the Self Help Group members in the study area. Thus the study has been considered and analysed the respondents profile such as age, education, occupation, income, marital status, family size, religion and community and are presented through the descriptive analysis in the following Table 4.1.1

**Table No: 4.1.1**

**DESCRIPTION OF DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

| Profile | Particulars | Frequency | Percentage |
|---|---|---|---|
| **Age** | 20 – 25 Years | 46 | 7.35 |
| | 25 - 30 Years | 79 | 12.62 |
| | 30 - 35 Years | 145 | 23.16 |
| | 35 - 40 Years | 154 | 24.6 |
| | **Above 40 Years** | **202** | **32.27** |
| **Total** | | **626** | **100** |
| **Education** | Illiterate | 106 | 16.93 |
| | **Primary Education** | **259** | **41.37** |
| | Secondary Education | 119 | 19.01 |
| | Higher secondary Education | 107 | 17.09 |
| | College Education | 35 | 5.59 |
| **Total** | | **626** | **100** |
| **Occupation** | **Tea Estate Worker** | **530** | **84.66** |
| | Private Employee | 34 | 5.43 |
| | Own Business | 37 | 5.91 |
| | Professional job | 25 | 3.99 |
| **Total** | | **626** | **100** |
| **Income** | Below 2500 | 172 | 27.48 |
| | **2500 - 5000** | **421** | **67.25** |
| | 5000 - 7500 | 22 | 3.51 |
| | Above 7500 | 11 | 1.76 |
| **Total** | | **626** | **100** |

| | | | |
|---|---|---|---|
| **Marital Status** | Single | 10 | 1.6 |
| | **Married** | **545** | **87.06** |
| | Divorced | 20 | 3.19 |
| | Widow | 51 | 8.15 |
| **Total** | | **626** | **100** |
| **Family Size** | One | 27 | 4.31 |
| | Two | 69 | 11.02 |
| | Three | 65 | 10.38 |
| | **Four** | **270** | **43.13** |
| | 5 &Above | 195 | 31.15 |
| **Total** | | **626** | **100** |
| **Religion** | **Hindu** | **496** | **79.23** |
| | Muslim | 21 | 3.35 |
| | Christian | 109 | 17.41 |
| **Total** | | **626** | **100** |
| **Community** | Scheduled Tribe | 41 | 6.55 |
| | **Scheduled Caste** | **461** | **73.64** |
| | Backward Community | 71 | 11.34 |
| | Most Backward Community | 28 | 4.47 |
| | Other Community | 25 | 3.99 |
| **Total** | | **626** | **100** |

**Source: Primary Data**

The above table 4.1.1 shows that 32.27 % of the Women Self Help Group members falls in the age group of above 40 years, 24.60% were 36-40 years, 23.16% were 31-35years, and 12.62% were 26 - 30 years and only

7.35% of samples of respondents were in the age group of 20 - 25. Thus it can be interpreted that maximum number of Self Help Group women belongs to the age group of above 40.

Regarding the members educational qualification, the distribution shows that 41.37 % of the respondents were completed primary education, 19.01% of the respondents were finished secondary education, 17.09% of the respondents were completed higher secondary education, 16.93% of the respondents are illiterate and merely 5.59% of the respondents were completed college education. Hence it can be interpreted that more number of Self Help Group members had completed only primary education.

Regarding the members occupation 84.66 % of the respondents are Tea estate workers, 5.91% of the respondents are doing own business, 5.43 % of the respondents are private employee and only 3.99 % of the respondents having professional job. Thus it can be interpreted that highest percentage of Self Help Group members are working as tea estate workers.

Regarding the Monthly Income (in Rs) the distribution shows that 67.25 % of the respondent's monthly income is between 2500-5000,27.48 % of the respondent's monthly income is below 2500, 3.51 % of the respondent's monthly income is 5000-7500 and 1.76 % of the respondent's monthly income is 7500-10000. Therefore it is interpreted that more number of Self Help Group members earning between 2500-5000.

Further it shows that 87.06% of the respondents are married, 8.15% of the respondents are widows, 3.19 % of the respondents are divorced and 1.60 % of the respondents are single. Thus it can be stated that the 3/4$^{th}$ of Self Help Group member's were married.

Regarding the members family size, the distribution shows that 43.13 percentage of Self Help Group members have four members in their family, 31.15% of the respondents having 5 & above members, 11.02 % of the respondents' family size is two, 10.38% of the respondents having three members and only 4.31 % of the respondents are having one member in their family. Thus it can be interpreted that more number of Self Help Group members has a family size of four members.

Regarding the Self Help Group member's religions, 79.23% of the respondents are Hindus, 3.35 % of the respondents are Muslims and 17.14 % of the respondents are Christians. Thus it can be interpreted that more number of Self Help Group members belong to Hindu religion.

Regarding the members community, 73.64 % of the respondents are Scheduled Caste, 11.34 % of the respondents are Backward Community, 6.55 % of the respondents belong to Scheduled Tribe, 4.47 % of the respondents are Most Backward Community and 3.99 % of the respondents are Other Community. Hence it can be interpreted that most of the Self Help Group members in the study area belonging to SC Community.

## SECTION –II

## 4.2.1 FACTORS INFLUENCING TO REGISTER AS MEMBER IN SELF HELP GROUPS

## RESULTS AND DISCUSSIONS

In order to find out the key reason behind to joining in Self Help Groups in the study area, the following ten factors were put forth as in the form of opinion regards to key reason to join in Self Help Group among the respondents. And the results are presented in Table 4.2.1

**Table No: 4.2.1**

**KEY REASONS BEHIND TO JOIN IN SELF HELP GROUP**

| S.No | Key Reasons | SDA | DA | N | A | SA | Total |
|---|---|---|---|---|---|---|---|
| 1 | Saving | | 8 ***(1.3)*** | | 37 ***(5.9)*** | 581 ***(92.8)*** | 626 |
| 2 | Getting Loan | 21 ***(3.4)*** | 19 ***(3.0)*** | 28 ***(4.5)*** | 184 ***(29.4)*** | 374 ***(59.7)*** | 626 |
| 3 | Self Employment | 29 ***(4.6)*** | 31 ***(5.0)*** | 97 ***(15.5)*** | 148 ***(23.6)*** | 321 ***(51.3)*** | 626 |
| 4 | Social Involvement | 29 ***(4.6)*** | 40 ***(6.4)*** | 87 ***(13.9)*** | 211 ***(33.7)*** | 259 ***(41.4)*** | 626 |
| 5 | Self Development | 13 ***(2.1)*** | 59 ***(9.4)*** | 87 ***(13.9)*** | 122 ***(19.5)*** | 345 ***(55.1)*** | 626 |
| 6 | Control over resources | 36 ***(5.8)*** | 91 ***(14.5)*** | 113 ***(18.1)*** | 107 ***(17.1)*** | 279 ***(44.6)*** | 626 |
| 7 | Able to voice ideas, concerns effectively | 34 ***(5.4)*** | 61 ***(9.7)*** | 111 ***(17.7)*** | 182 ***(29.1)*** | 238 ***(38.0)*** | 626 |
| 8 | Able to represent issues to leaders, Panchayat etc | 3 (0.5) | 58 (9.3) | 53 ***(8.5)*** | 236 ***(37.7)*** | 276 ***(44.1)*** | 626 |
| 9 | To get more identity & betterment of children education | 4 ***(0.6)*** | 48 ***(7.7)*** | 58 ***(9.3)*** | 183 ***(29.2)*** | 333 ***(53.2)*** | 626 |
| 10 | Strengthening the Social & economic bonds | 36 ***(5.8)*** | 26 ***(4.2)*** | 90 ***(14.4)*** | 148 ***(23.6)*** | 326 ***(52.1)*** | 626 |

It could be noted from the above Table 4.2.1 that, 92.2 % of the respondents strongly agreed that saving is the primary key reason to join in Self Help Group, 59.7 % of the respondents strongly agreed that getting loan is the key reason and 55.1 % of the respondents were strongly opined that Self development is the third key reason behind joining in Self Help Groups.

**FRIEDMAN TEST**

In order to identify the factors which are heavily influencing the respondent towards Self Help Groups in hill station, the Friedman's test analysis was used, and also an attempt has been made to study the opinion of respondent's towards the key reasons to join in Self Help Groups. After converting the qualitative information of the opinion into a quantitative one the average score were obtained from the respondents through below listed ten factors and the results are presented in Table 4.2.2

From the below table 4.2.2 it is noted that among the ten factors "Savings" has ranked first and it scored the highest mean rank of 7.61. Followed by the "Getting loan" scored the mean rank of 6.15 and to get more identity & betterment of their children's education" has third key reason to join in Self Help Groups with the mean rank of 5.57.

**Table No 4.2.2**

**KEY REASONS TO JOIN IN SELF HELP GROUPS**

| S.No | Key Reasons | Min | Max | Mean | SD | Mean % | Mean Rank | Reliability |
|---|---|---|---|---|---|---|---|---|
| 1 | Saving | 2 | 5 | 4.90 | 0.41 | **98.05** | **7.61** | **0.795** |
| 2 | Getting loan | 1 | 5 | 4.39 | 0.96 | 87.83 | 6.15 | |
| 3 | Self employment | 1 | 5 | 4.12 | 1.13 | 82.40 | 5.31 | |
| 4 | Social involvement | 1 | 5 | 4.01 | 1.11 | 80.16 | 5.03 | |
| 5 | Self development | 1 | 5 | 4.16 | 1.11 | 83.23 | 5.48 | |
| 6 | Control over resources | 1 | 5 | 3.80 | 1.30 | 76.04 | 4.54 | |
| 7 | Able to voice ideas, concerns effectively | 1 | 5 | 3.85 | 1.19 | 76.90 | 4.68 | |
| 8 | Able to represent on issues to leaders, Panchayat | 1 | 5 | 4.16 | 0.96 | 83.13 | 5.28 | |
| 9 | To get more identity & betterment of children education | 1 | 5 | 4.27 | 0.96 | 85.34 | 5.57 | |
| 10 | Strengthening the Social & economic bonds | 1 | 5 | 4.12 | 1.16 | 82.43 | 5.34 | |

Further factor wise distribution of mean, Standard Deviation and mean percentage were also calculated to find out the key reasons to join in the Self Help Groups in the study area. The highest mean % score (4.90 ± 0.41) which is 98.05% is obtained for “Saving” whereas, the lowest mean % score (3.80 ± 1.30) which is 76.04 % for ‘Control over resources’.

**ANALYSIS OF VARIANCE (ANOVA)**

Further, in order to find out the variance between the respondents age, education, occupation, monthly income, family size, religion, community and position in the group towards reason to joining in Self Help Groups, analysis of variance was employed and the result of the test is shown in the following Table 4.2.3.

**Table No: 4.2.3**

**VARIANCE BETWEEN MEMBER'S SOCIO ECONOMIC PROFILE AND KEY REASON TO JOINING IN SELF HELP GROUPS**

**Null Hypothesis (Ho):** There is no significant difference between socio economic profile of the Self Help Group members and reasons to join in Self Help Groups.

| S. No | Factor | Particulars | Mean | Variance | Sum of Square | df | Mean Square | F | P Value | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|
| **1** | **Age** | 20 - 25 | 46.17 | Between groups | 1370.85 | 4 | 342.714 | 9.244 | 0.001 | **S** |
| | | 26 - 30 | 42.13 | | | | | | | |
| | | 31 - 35 | 42.65 | | | | | | | |
| | | 36 - 40 | 40.87 | Within Groups | 23022.4 | | 37.073 | | | |
| | | Above 40 | 40.7 | | | | | | | |
| **2** | **Education** | Illiterate | 42.74 | Between groups | 781.627 | 4 | 195.407 | 5.139 | 0.001 | **S** |
| | | Primary Education | 40.57 | | | | | | | |
| | | Secondary Education | 42.91 | | | | | | | |
| | | Higher Secondary Education | 41.79 | Within Groups | 23611.614 | | 38.022 | | | |
| | | College Education | 43.89 | | | | | | | |
| **3** | **Occupation** | Tea Estate Worker | 41.74 | Between groups | 637.583 | 3 | 212.528 | 5.565 | 0.001 | **S** |
| | | Private Employee | 45.41 | | | | | | | |
| | | Own business | 39.81 | Within Groups | 23755.658 | | 38.192 | | | |
| | | Professional job | 40.44 | | | | | | | |
| **4** | **Income** | Below 2500 | 41.56 | Between Groups | 281.798 | 3 | 93.933 | 2.423 | 0.065 | **NS** |
| | | 2500 - 5000 | 41.69 | | | | | | | |
| | | 5000 - 7500 | 45.27 | Within Groups | 24111.443 | | 38.764 | | | |
| | | 7500 - 10000 | 41.36 | | | | | | | |

| S. No | Factor | Particulars | Mean | Variance | Sum of Square | df | Mean Square | F | P Value | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|
| 5 | **Family Size** | One | 43.3 | Between Groups | 1309.961 | 4 | 327.49 | 8.81 | .001 | **S** |
| | | Two | 45.65 | | | | | | | |
| | | Three | 41.02 | | | | | | | |
| | | Four | 41.43 | Within Groups | 23083.28 | | 37.171 | | | |
| | | 5 &Above | 40.93 | | | | | | | |
| 6 | **Religion** | Hindu | 41.9 | Between Groups | 755.075 | 2 | 377.538 | 9.95 | .001 | **S** |
| | | Muslim | 46.67 | | | | | | | |
| | | Christian | 40.28 | Within Groups | 23638.166 | | 37.942 | | | |
| 7 | **Community** | Scheduled caste | 41.62 | Between Groups | 608.191 | 4 | 152.048 | 3.97 | 0.003 | **S** |
| | | Scheduled Tribe | 43.95 | | | | | | | |
| | | Most Backward community | 44.61 | | | | | | | |
| | | Backward community | 40.21 | Within Groups | 23785.05 | | 38.301 | | | |
| | | Other Community | 42.24 | | | | | | | |
| 8 | **Position in the Group** | Animator | 41.06 | Between Groups | 304.852 | 3 | 101.617 | 2.624 | 0.05 | **NS** |
| | | Rep -I | 43.15 | | | | | | | |
| | | Rep -II | 41.25 | Within Groups | 24088.389 | | 38.727 | | | |
| | | Member | 42 | | | | | | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Following are the inference drawn from the above table no 4.2.3

**1. AGE AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (.001) is less than (0.05), the null hypothesis is rejected at 5 % level of significance. Hence, it concludes that there is significant difference between age group towards the key reason to join in Self Help Groups. Comparing the mean score (46.17) the age group between 20-25 years Self Help Group members reason to join in Self Help Groups is significantly differs from other age group members.

**2. EDUCATION AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (.001) is less than (0.05), the null hypothesis is rejected at 5 % level of significance. Hence, it concludes that there is significant difference between education towards key reason to join in Self Help Groups. Comparing the mean score (43.89) the graduates members reason to join in Self Help Group is significantly differs than other members of the group.

**3. OCCUPATION AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (.001) is less than (0.05), the null hypothesis is rejected at 5 % level of significance. Hence, it concludes that there is significant difference between members occupation towards key reason to join in Self Help Group. Further Comparing the mean score (45.41) the

private employees reason to join in Self Help Group is significantly differs than other occupational category members.

**4. INCOME AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (0.065) is greater than (0.05), the null hypothesis is accepted at 5 % level of significance. Hence, it concludes that there is no significant difference between members income towards key reason to join in Self Help Group.

**5. FAMILY SIZE AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (.001) is less than (0.05), the null hypothesis is rejected at 5 % level of significance. Hence, it concludes that there is significant difference between member's family size towards key reason to join in Self Help Group. Comparing the mean score (45.65) the members whose family size is two, their reasons to join in Self Help Groups is significantly differs than other family size members.

**6. RELIGION AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (.001) is less than (0.05), the null hypothesis is rejected at 5 % level of significance. Hence, it concludes that there is significant difference between member's religions towards key reason to join in Self Help Group. Comparing the mean score (46.67) the Muslim religion members key reason to join in Self Help Group is significantly differs than other religious members.

**7. COMMUNITY AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (.003) is less than (0.05), the null hypothesis is rejected at 5 % level of significance. Hence, it concludes that there is significant difference between member's community towards key reason to join in Self Help Groups. Comparing the mean score (44.61) the most backward community members (MBC) key reason to join in Self Help Group is significantly differs than other community members.

**8. POSITION IN THE GROUP AND KEY REASON TO JOIN IN SELF HELP GROUPS**

Since the P value (0.05) is equal to (0.05), the null hypothesis is accepted at 5 % level of significance. Hence, it concludes that there is No significant difference between positions in the group towards key reason to join in Self Help Group.

Hence it is concluded that since almost *1/5* of the Self Help Group members earn very least amount in the plantations. Therefore, their socio economic factors and urge to earn money influences the women to take part in Self Help Groups.

## SECTION –III

### 4.3.1 SOCIAL EMPOWERMENT

India is a patriarchal, patrilocal and patrilineal society. Many cultural and social norms create a circumstance where women are restricted in many ways. Social and cultural norms play a part in shaping gender-related constraints resulting women empowerment. The study ought to focus on the social climate in which women live to know their real social standing. Hence the study posted questions such as, how does the member of Self Help Groups perceived social responsibility, status in the society, participation in awareness programme against the social issues, contribution against the social evils, sources of knowing current social issues and key impact over society. In addition to that, the dimension such as recognition in community, freedom of voicing their concern, effective participation in development programme, level of discrimination both in their family & society and freedom and respect in work, society and home were also considered and the results are portrayed in this section.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the respondent and social responsibility since the respondents becomes member of Self Help Group, a chi-square test was used and result of the test is shown in Table 4.3.1.1.

**$H_0$:** There is no association between the socio economic profile of Self Help Group members and social responsibility being a member of Self Help Groups.

**Table No: 4.3.1.1**

**SOCIAL RESPONSIBILITY SINCE THE MEMBER OF SELF HELP GROUPS**

| S.No | Profile of the Respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 12.32 | 4 | 0.015 | **S** |
| 2 | Education | 1.86 | 4 | 0.762 | **NS** |
| 3 | Occupation | 20.94 | 3 | 0.000 | **S** |
| 4 | Income | 11.60 | 3 | 0.009 | **S** |
| 5 | Marital status | 12.63 | 3 | 0.006 | **S** |
| 6 | Size of family | 30.00 | 4 | 0.000 | **S** |
| 7 | Position in group | 8.90 | 3 | 0.031 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.3.1.1 that the p value is less than 0.05 for age, occupation, income, marital status, size of family & position in group and the results are significant at 5 % level. Hence null hypothesis (Ho) is rejected. Therefore it is concluded that there is association between socio economic profile such as age, occupation, income, marital status, size of family & Position in group of Self Help Group members and social responsibility being the member of Self Help Groups. Further it is highlighted that there is no relationship between education towards social responsibility among the members of Self Help Group in the study area.

**CHI SQUARE TEST**

Further in order to find the association between the socio economic profile of Self Help Group members and status in the society after acquiring membership in Self Help Groups, a chi-square test was performed and result of the test is shown in Table.4.3.1.2.

**$H_0$:** There is no association between the demographic profile of Self Help Group Members and status in the society after becoming member of Self Help Groups.

**Table No 4.3.1.2**

**SOCIETAL STATUS OF SELF HELP GROUP MEMBERS**

| S.No | Profile of the Respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 27.73 | 8 | 0.001 | **S** |
| 2 | Education | 54.72 | 8 | 0.000 | **S** |
| 3 | Occupation | 11.70 | 6 | 0.069 | **NS** |
| 4 | Income | 16.57 | 6 | 0.011 | **S** |
| 5 | Marital status | 51.88 | 6 | 0.000 | **S** |
| 6 | Size of family | 11.90 | 8 | 0.156 | **NS** |
| 7 | Position in the group | 20.62 | 6 | 0.002 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.3.1.2 that since the P value is less than 0.05 towards member's age, education, income, marital status and position in the group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. And it is concluded that there is association between member's socio economic profile such as age, education, income, marital status & position in the group towards Status in the society being the member of Self Help Groups. Further it is highlighted that there is no

relationship between occupation and family size towards status in the society among the members of Self Help Groups.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of Self Help Group members and awareness programme participation against the social issues, a chi-square test was used and result of the test is shown in Table 4.3.1.3

**$H_0$:** There is no association between the socio economic profile of Self Help Group members and awareness programme participated against the social issues.

**Table No: 4.3.1.3**

**PARTICIPATION IN AWARENESS PROGRAMME AGAINST THE SOCIAL ISSUES**

| S.No | Profile of the Respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 71.78 | 12 | 0.001 | **S** |
| 2 | Education | 95.65 | 12 | 0.001 | **S** |
| 3 | Occupation | 57.73 | 9 | 0.001 | **S** |
| 4 | Income | 89.88 | 9 | 0.001 | **S** |
| 5 | Marital status | 21.70 | 9 | 0.010 | **S** |
| 6 | Size of family | 68.46 | 12 | 0.001 | **S** |
| 7 | Position in group | 49.93 | 9 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the above Table 4.3.1.3 that. Since the P value is less than 0.05 with respects to members age, education, occupation, income, marital status, size of family and position in group and the results are

significant at 5 % level. Hence null hypothesis (Ho) is rejected. Thus it is concluded from the above table that there is association between socio economic profile of Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and awareness programme participated against the social issues. Further the result shows that there is a positive impact of the SHGs on members in resisting social evils such as alcoholism, child lobour, child marriage and sexual harassment through the group participation.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of Self Help Group members and contribution against the social evil issues, a chi-square test was performed and result of the test is shown in Table.4.3.1.4.

**$H_0$:** There is no association between the socio economic profile of Self Help Group Members and Contribution against the social evil issues.

**Table No: 4.3.1.4**

**CONTRIBUTION AGAINST THE SOCIAL EVIL ISSUES**

| S.No | Profile of the Respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 130.80 | 8 | 0.001 | S |
| 2 | Education | 68.91 | 8 | 0.001 | S |
| 3 | Occupation | 168.90 | 6 | 0.001 | S |
| 4 | Income | 58.53 | 6 | 0.001 | S |
| 5 | Marital status | 75.20 | 6 | 0.001 | S |
| 6 | Size of family | 93.74 | 8 | 0.001 | S |
| 7 | Position in group | 33.12 | 6 | 0.001 | S |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is evident from the Table 4.3.1.4 that the p value is less than 0.05 with regarding member's age, education, occupation, income, marital status, size of family & position in group and the results are significant at 5 % level. Hence null hypothesis (Ho) is rejected. Thus it is concluded that there is association between socio economic profile of Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and Contribution against the social issues. Further it is understood that the association with the SHGs, women become aware and confident, which helps them to lodge complaint in the police station , hosting cultural program and discussing among the group also to warn offender against adverse effects.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of Self Help Group members and source of information regarding current social issues, a chi-square test was used and result of the test is shown in Table.4.3.1.5.

**$H_0$:** There is no association between the socio economic profile of Self Help Group members and source of information regarding current social issues.

**Table No: 4.3.1.5**

**SOURCE OF INFORMATION REGARDING CURRENT SOCIAL ISSUES**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 64.59 | 12 | 0.001 | **S** |
| 2 | Education | 26.66 | 12 | 0.009 | **S** |
| 3 | Occupation | 97.88 | 9 | 0.001 | **S** |
| 4 | Income | 97.18 | 9 | 0.001 | **S** |
| 5 | Marital status | 60.90 | 9 | 0.001 | **S** |
| 6 | Size of family | 81.09 | 12 | 0.001 | **S** |
| 7 | Position in group | 29.37 | 9 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

The above table 4.3.5 shows that the P value is less than 0.05 with regarding member's age, education, occupation, income, marital status, size of family & position in group and the results are significant at 5 % level. Hence null hypothesis (Ho) is rejected. Thus it is concluded that there is association between socio economic profile of Self Help Group members such as age, education, occupation, monthly income, marital status, size of family & position in group and source of gathering information regarding current social issues.

**KEY IMPACT OVER SOCIETY**

Further in order to find out the Self Help Group members key impact over society, the opinion through five point scale has been collected from the members. The distributions of the key impact over society are portrayed and the results are shown in the following Table 4.3.1.6

**Table No: 4.3.1.6**

**KEY IMPACT OVER SOCIETY**

| **S.No** | **Key Impact** | **SDA** | **DA** | **N** | **A** | **SA** | **Total** |
|---|---|---|---|---|---|---|---|
| 1 | Recognition in community | 7 ***(1.12)*** | 26 ***(4.15)*** | 61 ***(9.74)*** | 210 ***(33.55)*** | 322 ***(51.44)*** | **626** |
| 2 | Voicing my concern | 15 ***(2.40)*** | 26 ***(4.15)*** | 53 ***(8.47)*** | 238 ***(38.02)*** | 294 ***(46.96)*** | **626** |
| 3 | Effective participation in development programme | 12 ***(1.92)*** | 139 ***(22.20)*** | 114 ***(18.21)*** | 110 ***(17.57)*** | 251 ***(40.10)*** | **626** |
| 4 | Never face discrimination in family & society | 6 ***(0.96)*** | 83 ***(13.26)*** | 8 ***(1.28)*** | 186 ***(29.71)*** | 343 ***(54.79)*** | **626** |
| 5 | Feel freedom & respect in work,society & home | 15 ***(2.40)*** | 39 ***(6.23)*** | 45 ***(7.19)*** | 108 ***(17.25)*** | 419 ***(66.93)*** | **626** |

The above Table 4.3.1.6 described that, 66.93 % of the respondents strongly agreed that "They feel freedom & respect in work, society & home" and 54.79 % of the members strongly agreed that "They never face discrimination in family & society" and only 0.96 Self Help Group members strongly accept that they face discrimination in family as well as in society. Further it could be stated that since being the member of Self Help Groups, the pattern of women freedom and respect has been amplified in the study area.

**FRIEDMAN TEST**

In order to identify the factor which makes high impact over society among the Self Help Group members, the Friedman's test were performed and the results are given in Table 4.3.1.7.

**Table No: 4.3.1.7**

**KEY IMPACT OVER SOCIETY**

| S.No | Key impact over society | Min | Max | Mean | SD | Mean % | Mean Rank | Reliability |
|---|---|---|---|---|---|---|---|---|
| 1 | Recognition in community | 1 | 5 | 4.30 | 1.06 | **86.01** | **3.16** | **0.717** |
| 2 | Voicing my concern | 1 | 5 | 4.23 | 0.94 | 84.60 | 3.01 | |
| 3 | Effective participation in development programme | 1 | 5 | 3.72 | 1.25 | 74.35 | 2.38 | |
| 4 | Never face discrimination in family & society | 1 | 5 | 4.24 | 0.89 | 84.82 | 3.14 | |
| 5 | Feel freedom & respect in work, society & home | 1 | 5 | 4.40 | 1.02 | **88.02** | **3.31** | |

It is noted from the above table 4.3.1.7 that factor wise distribution of mean, standard deviation and mean rank on key impact of Self Help Group members on society. Among the five factors, the highest mean score (4.40 ± 1.02) which is 88.02 % and the rank is 3.31 was obtained by Feel freedom & respect in work, society & home and also the mean score (4.30 ± 1.06) which is 86.01 % and the mean rank is 3.16 was obtained by recognition in community. And the reliability is 0.717.Thus it is understood that in the study area the Self Help Group have been considered as instrument through which women brought freedom and respect at work, home as well as in society and also it emphasis that they got sufficient level of recognition in their community.

**4.3.2 ECONOMIC EMPOWERMENT**

Women empowerment is typically discussed in relation with political, social and economic aspects but the economic empowerment of women has received particular attention and is often cited as one of the most important ways to promote gender equality, reduce poverty and improve the well-being of not only women but children and societies too. Thus in order to know the effect of women economic related improvement in the study area, the questions such as handover salary/income before & after joining SHGs, savings from salary/income before & after SHGs, way of saving the amount from salary/income, fund saved in SHGs account, personally involved in income generating activity, type of activity involved for income generation,

reasons for not personally involved in income generating activity, loan received recently and purpose of using the loan were posted and in addition that their sufficiency of loan amount, financial administration, repayment capacity, economic status and their standard of living also considered and the results are discussed in this section.

**CHI SQUARE TEST**

In order to find out the association between handover salary/income before and after becoming the member of Self Help Groups, a chi square test was employed and the results are shown in Table.4.3.2.1.

**$H_0$:** There is no significant association between the handover salary/income before and after joining in Self Help Groups.

**Table No: 4.3.2.1**

**HANDOVER SALARY/INCOME BEFORE & AFTER JOINING IN SHGS**

| S. No | Handover main Salary/ Income | Husband | | Myself | | Parent-in-law | | Total | Chi square | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | N | % | | | | |
| 1 | Before SHG | 490 | **78.27** | 89 | 14.22 | 47 | 7.51 | 626 | 9.72 | 0.008 | S |
| 2 | After SHG | 468 | 74.76 | 126 | **20.13** | 32 | **5.11** | 626 | | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is evident from the Table 4.3.2.1 that after becoming member of Self Help Groups, 20.13% of the members keeps their salary/income themselves (Previously it was only 14.22 percentage) and 74.76 % of the member's handover salary/income to their husband but before it was 78.27

%. Further it is noted from the table 4.3.2.1 that the p value 0.008 is less than 0.05. Hence the null hypothesis (Ho) is rejected. From the above table it is concluded that there is significant association between the handover salary/income before & after joining in SHG. It is highlighted that after becoming the member of Self Help Groups, significant percentage of women having control over their earnings. Increased salary/income controlled by women gives self confidence, which helps them to obtain a voice in household decisions such as domestic purchase, control over assets and Fertility. Hence that makes them to construct a favorable and sustainable environment within as well as across the home.

**CHI SQUARE TEST**

In order to find out the relationship between the savings from salary/income before & after joining the members of SHGs, a chi-square test was used and result of the test is shown in Table 4.3.2.2.

**$H_0$:** There is no significant association between the savings from salary/income before and after joining in Self Help Groups.

**Table No: 4.3.2.2**

**SAVINGS FROM SALARY/INCOME BEFORE & AFTER JOIN IN SHG**

| S.No | Saving amounts from Salary/Income | Yes | | No | | Total | Chi square | p | Remark |
|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | | | | |
| 1 | Before SHG | 323 | 51.60 | 303 | 48.40 | 626 | 183.19 | 0.001 | **S** |
| 2 | After SHG | 544 | 86.90 | 82 | 13.10 | 626 | | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.3.2.2 clearly described that, before joining in Self Help Groups only 51.60 % of the respondents were saved money from their salary/income but after becoming member of Self Help Group it has been increased to 86.90 %. Further it is noted from the table 4.3.2.2 that since the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is concluded that there is association between the member's savings from salary/ income before & after joining self help group. And it is painted that women have become much aware and driving force on savings from their salary/income only after getting associated with Self Help Group in the study area than before.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the Self Help Group members such as age, education, occupation, monthly income, marital status, size of family & position in group and means of savings from salary/income, a chi-square test was used and result of the test is shown in Table 4.3.2.3.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and mode of savings from salary/income.

**Table No: 4.3.2.3**

**MODE OF SAVING FROM SALARY/INCOME**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 123.13 | 12 | 0.001 | **S** |
| 2 | Education | 66.86 | 12 | 0.001 | **S** |
| 3 | Occupation | 57.77 | 9 | 0.001 | **S** |
| 4 | Income | 99.40 | 9 | 0.001 | **S** |
| 5 | Marital status | 72.84 | 9 | 0.001 | **S** |
| 6 | Size of family | 149.51 | 12 | 0.001 | **S** |
| 7 | Position in group | 60.28 | 9 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.3.2.3 shows that the p value is less than 0.05 towards member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is significant association between the socio economic profile of Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and their mode of savings from salary/income. Further it is ascertained that after become a member of Self Help Groups, women got sufficient level of awareness about their means of saving such as bank deposits, insurance and credit society etc. Thus it emphasise that through the group participation women are enormously contributed not only to their family betterment but also to the whole economy.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and fund saved in SHGs account, a chi-square test were employed and result of the test is shown in Table. 4.3.2.4.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and fund saved in Self Help Group account.

**Table No: 4.3.2.4**

**FUND SAVED IN SELF HELP GROUP ACCOUNT**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 118.40 | 16 | 0.001 | **S** |
| 2 | Education | 98.23 | 16 | 0.001 | **S** |
| 3 | Occupation | 256.76 | 12 | 0.001 | **S** |
| 4 | Income | 74.73 | 12 | 0.001 | **S** |
| 5 | Marital status | 87.75 | 12 | 0.001 | **S** |
| 6 | Size of family | 129.69 | 16 | 0.001 | **S** |
| 7 | Position in group | 38.06 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the above Table 4.3.2.4 that the p value is less than 0.05 for member's socio economic profile such as age, education level, occupation, monthly income, marital status, size of family & position in group, and the results are significant at 5% level. Hence the null hypothesis (Ho) is rejected. Therefore it is concluded that there is association between the socio economic profile such as age, education level, occupation, monthly

income, marital status, size of family & position in group of Self Help Group members and Fund saved in SHGs account.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile such as age, education, occupation, income, marital status, size of family & position in group of Self Help Group members and income generating activity, a chi-square test was used and result of the test is shown in Table. 4.3.2.5.

**$H_0$:** There is no significant association between socio economic profile of Self Help Group members and income generating activity.

**Table No: 4.3.2.5**

**INCOME GENERATING ACTIVITY OF SELF HELP GROUP MEMBERS**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 36.02 | 4 | 0.001 | **S** |
| 2 | Education | 12.78 | 4 | 0.012 | **S** |
| 3 | Occupation | 19.12 | 3 | 0.001 | **S** |
| 4 | Income | 7.50 | 3 | 0.057 | **NS** |
| 5 | Marital status | 37.91 | 3 | 0.001 | **S** |
| 6 | Size of family | 65.64 | 4 | 0.001 | **S** |
| 7 | Position in group | 11.00 | 3 | 0.012 | **S** |

***=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the above Table 4.3.2.5 that the p value is less than 0.05 with regards to member’s age, education, occupation, marital status, size of family & position in the group, and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the socio economic profile such as age,

education, occupation, marital status, size of family & position in the group of Self Help Group members and their income generating activity. Since most of the women in the study area are working in tea plantation and their salary is low therefore members never took any income generating activity through their monthly income.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the Self Help Group members such as age, education, occupation, marital status, size of family & position in the group and type of activity involved for income generation, a chi-square test was used and result of the test is shown in Table. 4.3.2.6.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and the type of activity involved for income generation.

**Table No: 4.3.2.6**

**TYPE OF ACTIVITY INVOLVED FOR INCOME GENERATION**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 39.14 | 12 | 0.001 | **S** |
| 2 | Education | 53.68 | 12 | 0.001 | **S** |
| 3 | Occupation | 28.00 | 9 | 0.001 | **S** |
| 4 | Income | 26.19 | 9 | 0.002 | **S** |
| 5 | Marital status | 22.94 | 6 | 0.001 | **S** |
| 6 | Size of family | 28.15 | 12 | 0.005 | **S** |
| 7 | Position in group | 23.79 | 9 | 0.005 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the above Table 4.3.2.6 that the p value is less than 0.05 towards member's age, education, occupation, marital status, size of family & position in the group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the socio economic profile such as age, education, occupation, income, marital status, size of family & Position in group and the type of activity involved for income generating among the Self Help Group members. It is well known fact that entrepreneurial activity and its type, always heavily influencing their socio economic background.

**CHI SQUARE TEST**

Further in order to find the association between the Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and reasons for not personally involved in income generating activity, a chi-square test was used and result of the test is shown in Table 4.3.2.7.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and not personally involved in income generating activity.

**Table No: 4.3.2.7**

**REASONS FOR NOT PERSONALLY INVOLVED IN INCOME GENERATING ACTIVITY**

| S.No | Profile of the respondent | Chi square | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 145.10 | 16 | 0.001 | **S** |
| 2 | Education | 118.38 | 16 | 0.001 | **S** |
| 3 | Occupation | 43.30 | 12 | 0.001 | **S** |
| 4 | Income | 73.35 | 12 | 0.001 | **S** |
| 5 | Marital status | 62.15 | 12 | 0.001 | **S** |
| 6 | Size of family | 224.85 | 16 | 0.001 | **S** |
| 7 | Position in group | 107.13 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the above Table no 4.3.2.7 that the p value is less than 0.05 for socio economic profile such as age, education level, occupation, monthly income, marital status, size of family & position in group, and the results are significant at 5% level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the age, education, occupation, income, marital status, size of family & position in group of Self Help Group members and the reasons for not personally involved in income generating activity.

**CHI SQUARE TEST**

Further in order to find the association between the member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and loan received recently through Self Help Groups, a chi-square test was employed and result of the test is shown in Table. 4.3.2.8.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and loan received recently through SHGs.

**Table No: 4.3.2.8**

**LOAN RECEIVED RECENTLY THROUGH SELF HELP GROUPS**

| S.No | Profile of the respondent | Chi square | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 119.08 | 16 | 0.001 | **S** |
| 2 | Education | 88.68 | 16 | 0.001 | **S** |
| 3 | Occupation | 148.42 | 12 | 0.001 | **S** |
| 4 | Income | 142.13 | 12 | 0.001 | **S** |
| 5 | Marital status | 49.22 | 12 | 0.001 | **S** |
| 6 | Size of family | 125.18 | 16 | 0.001 | **S** |
| 7 | Position in group | 82.39 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.3.2.8. that the p value is less than 0.05 with regards to SHG members age, educational, occupation, income, marital status, family size, & position in the group, and the results are significant at 5%. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and loan received recently through SHGs.

**CHI SQUARE TEST**

In order to find the association between the Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and purpose of

using the loan, a chi-square test was used and result of the test is shown in Table. 4.3.2.9

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and purpose of using the loan.

**Table No: 4.3.2.9**

**PURPOSE OF USING THE LOAN AMOUNT**

| S.No | Profile of the respondent | Chi square | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 140.28 | 16 | 0.001 | **S** |
| 2 | Education | 80.44 | 16 | 0.001 | **S** |
| 3 | Occupation | 193.63 | 12 | 0.001 | **S** |
| 4 | Income | 162.36 | 12 | 0.001 | **S** |
| 5 | Marital status | 71.55 | 12 | 0.001 | **S** |
| 6 | Size of family | 172.16 | 16 | 0.001 | **S** |
| 7 | Position in group | 77.29 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the table 4.3.2.9 that P value is less than 0.05 towards member's age, education, occupation, income, marital status, family size, & position in the group and the results are significant at 5%. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the age, education, occupation, income, marital status, family size, & position in the group of Self Help Group members and the Purpose of using the loan amount.

**CHANGES OF FINANCIAL ADMINISTRATION**

Table 4.3.2.10 describes that the distribution of changes in financial administration of the Self Help Group members.

**Table No: 4.3.2.10**

**CHANGES OF FINANCIAL ADMINISTRATION**

| **S.No** | **Factors** | **SDA** | **DA** | **N** | **A** | **SA** | **Total** |
|---|---|---|---|---|---|---|---|
| 1 | I am getting sufficient amount of loan | | 1 (0.2) | 10 (1.6) | 160 (25.6) | 455 ***(72.7)*** | 626 |
| 2 | My financial administration increased | 1 (0.2) | 4 (0.6) | 53 (8.5) | 189 (30.2) | 379 ***(60.5)*** | 626 |
| 3 | My repayment capacity increased | | 1 (0.2) | 44 (7.0) | 201 (32.1) | 380 ***(60.7)*** | 626 |
| 4 | My overall economic status have been improved | 1 (0.2) | 16 (2.6) | 57 (9.1) | 198 (31.6) | 354 (56.5) | 626 |
| 5 | My family overall standard of living has been improved | 14 (2.2) | 6 (1.0) | 71 (11.3) | 168 (26.8) | 367 (58.6) | 626 |

It is evident from the above table 4.3.2.10 that 72.7 % of the Self Help Group members have been strongly agreed that they are getting sufficient amount of loan, 60.7 % of them were strongly agreed that their repayment capacity have been increased and also 60.5 % of them were strongly agreed that due to the association of Self Help Group their financial administration has been increased. Thus it could be concluded that women’s awareness as well as financial administration has been improved in the study area through the membership in Self Help Groups.

**FRIEDMAN TEST**

In order to identify the factor that making changes of financial administration of the Self Help Group members, a Friedman's test was employed and the results are presented in Table 4.3.2.11.

**Table No: 4.3.2.11**

**CHANGES OF FINANCIAL ADMINISTRATION**

| S. No | Financial Parameters | Min | Max | Mean | SD | Mean % | Mean Rank | Reliability |
|---|---|---|---|---|---|---|---|---|
| 1 | I am getting sufficient amount of loan | 2 | 5 | 4.71 | 0.50 | **94.15** | **3.37** | **0.850** |
| 2 | My financial administration increased | 1 | 5 | 4.50 | 0.69 | 90.06 | 2.99 | |
| 3 | My repayment capacity increased | 2 | 5 | 4.53 | 0.63 | 90.67 | 3.04 | |
| 4 | My overall economic status have been improved | 1 | 5 | 4.42 | 0.77 | 88.37 | 2.80 | |
| 5 | My family overall standard of living has been improved | 1 | 5 | 4.39 | 0.89 | 87.73 | 2.80 | |

The above Table 4.3.2.11 shows that the factor wise distribution of mean, standard deviation and mean rank about the changes on financial administration across Self Help Group members, among the five factors the highest mean score (4.47 $\pm$ 0.50) which is 94.15 % and the rank is 3.37 was obtained by Getting sufficient amount of loan and also noted that the mean score (4.53 $\pm$ 0.63) which is 90.67 % and the mean rank is 3.04 was obtained by Increase in repayment capacity whereas Family overall standard

of living has been improved was scored the least mean score ($4.39 \pm 0.89$) which is 87.73 % and the mean rank of 2.80. And the reliability is 0.850. Thus it clearly explored that due to associated with Self Help Group the members are getting sufficient amount of loan and their repayment capacity also has been improved but it did not made any big difference on their Standard of living in the study area.

### 4.3.3 POLITICAL EMPOWERMENT

The Constitution of India made a deliberate radical departure from the inherited social system, by granting to women equal social and political status. Constitutional equal status meant that every adult female, whatever her social position, or accomplishments had the opportunity to function as a citizen and individual partner in the task of nation building. But still there is a vacillation among the rural women to take part in politics. Thus it could be considered as an awareness and attitudinal related issue.

In order to score the women awareness and attitude about political the study has been roofed the areas such as Casting votes independently, Women political participation, contestant of the panchayat raj system, 33% of women quota, political willingness, effort taken to participate, Ever contest in panchayat raj system. Further Since the member of SHG, their level of involvement in the political, opinion about freedom to participate in politics, interest level to know day to day political happenings , knowledge of constitutional provisions & special laws relating to women ,sharing of current

politics with co-members/family members, mind readiness of make involve their daughter in politics, escalating their community problems to political parties, participation in rally and awareness about schemes provided by the state government.

**CHI SQUARE TEST**

In order to find the association between the Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and willingness to contest as a representative of the panchayat raj system, a chi-square test was used and result of the test is shown in Table.4.3.3.1

**$H_0$:** There is no significant association between the socio economic profile of Self Help Group members and willingness to contest as a representative of the Panchayat Raj system.

**Table No: 4.3.3.1**

**WILLINGNESS TO BE CONTEST AS REPRESENTATIVE IN PANCHAYAT RAJ**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 47.91 | 8 | 0.001 | **S** |
| 2 | Education | 11.51 | 6 | 0.074 | **NS** |
| 3 | Occupation | 4.09 | 2 | 0.129 | **NS** |
| 4 | Income | 10.95 | 4 | 0.027 | **S** |
| 5 | Marital status | 7.54 | 6 | 0.274 | **NS** |
| 6 | Size of family | 22.02 | 8 | 0.005 | **S** |
| 7 | Position in group | 36.98 | 6 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the above Table 4.3.3.1 that the P value is less than 0.05 with regards to member's socio economic profile such as age, income, size of family & Position in group, and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between age, monthly income, size of family & Position in group of Self Help Group members and willingness to contest as representative of the Panchayat Raj.

**CHI SQUARE TEST**

Further in order to find the association between Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and reasons for not member in Panchayat Raj, a chi-square test was used and result of the test is shown in Table. 4.3.3.2

**$H_0$:** There is no significant association between the socio economic profile of Self Help Group members and reasons for not a member in Panchayat Raj.

**Table No: 4.3.3.2**

**REASONS FOR NOT MEMBER IN PANCHAYAT RAJ**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 103.74 | 12 | 0.001 | **S** |
| 2 | Education | 54.04 | 12 | 0.001 | **S** |
| 3 | Occupation | 142.67 | 9 | 0.001 | **S** |
| 4 | Income | 79.85 | 9 | 0.001 | **S** |
| 5 | Marital status | 115.86 | 9 | 0.001 | **S** |
| 6 | Size of family | 137.24 | 12 | 0.001 | **S** |
| 7 | Position in group | 45.42 | 9 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.3.3.2 that the P value is less than 0.05 with regards to Self Help Group member's socio economic profile such as age, education, occupation, monthly income, marital status, size of family & position in group and the results are significant at 5%. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and reasons for not enrolling them as a member of Panchayat Raj.

**CHI SQUARE TEST**

Further in order to find the association between Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in group and their source of knowing political issues, a chi-square test was employed and result of the test is shown in table. 4.3.3.3.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and source of knowing political issues.

**Table No: 4.3.3.3**

**SOURCES OF POLITICAL RELATED ISSUES**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 105.21 | 16 | 0.001 | **S** |
| 2 | Education | 88.83 | 16 | 0.001 | **S** |
| 3 | Occupation | 72.86 | 12 | 0.001 | **S** |
| 4 | Income | 201.80 | 12 | 0.001 | **S** |
| 5 | Marital status | 101.64 | 12 | 0.001 | **S** |
| 6 | Size of family | 119.66 | 16 | 0.001 | **S** |
| 7 | Position in group | 178.98 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.3.3.3 that the P value is less than 0.05 for member's age, education, occupation, income, marital status, size of family & position in the group and the results are significant at 5% level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position in the group and sources of knowing political issues.

**FACTOR WISE OPINION RELATING TO POLITICAL EMPOWERMENT**

Table 4.3.3.4 describes the distribution of the Self Help Group member's opinion about their political involvement.

It is evident from the Table 4.3.3.4 that 42 % of the respondents were strongly agreed that Women have equal freedom to participate in politics and also 33 % of the total respondents were strongly agreed that aware of the constitutional provisions & special laws relating to women. Further form this it is understood that among the women members the awareness and political involvement have been considerable in the study area, due to the group participation and high mobility through Self Help Groups.

**Table No: 4.3.3.4**

**OPINION RELATING TO POLITICAL INVOLVEMENT**

| S.No | Opinion | SDA | DA | N | A | SA | Total |
|---|---|---|---|---|---|---|---|
| 1 | Since the member of SHG, my level of involvement in the political process is more | 64 (10) | 92 (15) | 151 (24) | 139 (22) | 180 (29) | 626 |
| 2 | Women have equal freedom to participate in politics | 28 (4) | 70 (11) | 100 (16) | 162 (26) | 266 ***(42)*** | 626 |
| 3 | I have interested to know day to day happenings about politics | 27 (4) | 47 (8) | 175 (28) | 182 (29) | 195 (31) | 626 |
| 4 | I aware about the constitutional provisions & special laws relating to women | 62 (10) | 75 (12) | 121 (19) | 161 (26) | 207 ***(33)*** | 626 |
| 5 | I used to discuss my views about current politics with co-members/family members | 96 (15) | 133 (21) | 121 (19) | 169 (27) | 107 (17) | 626 |
| 6 | Knowledge about 33 reservation for women | 107 (17) | 49 (8) | 110 (18) | 182 (29) | 178 (28) | 626 |
| 7 | I would like to involve my daughter in politics | 274 *(44)* | 170 *(27)* | 43 *(7)* | 45 *(7)* | 94 *(15)* | 626 |
| 8 | I used to represent my community problems to political parties | 214 *(34)* | 128 *(20)* | 66 *(11)* | 88 *(14)* | 130 *(21)* | 626 |
| 9 | I used to participated the rally organized by trade unions/political representative to address the community / social problems | 177 *(28)* | 125 *(20)* | 62 *(10)* | 149 *(24)* | 113 *(18)* | 626 |
| 10 | I know all the schemes provided by the state government | 177 *(28)* | 72 *(12)* | 55 *(9)* | 158 *(25)* | 164 *(26)* | 626 |

**FRIEDMAN TEST**

In order to identify the women attitude that strengthens their political involvement, the Friedman's test was employed and the results are given in Table 4.3.3.5.

**Table No: 4.3.3.5**

**ATTITUDE TOWARDS POLITICAL INVOLVEMENT**

| S. No | Attitude towards Political | Min | Max | Mean | SD | Mean % | Mean Rank |
|---|---|---|---|---|---|---|---|
| 1 | Since the member of SHG, my level of involvement in the political process is more | 1 | 5 | 3.45 | 1.32 | 68.91 | 5.99 |
| 2 | Women have equal freedom to participate in politics | 1 | 5 | 3.91 | 1.20 | **78.15** | **7.01** |
| 3 | I have interested to know day to day happenings about politics | 1 | 5 | 3.75 | 1.10 | 75.05 | 6.54 |
| 4 | I aware about the constitutional provisions & special laws relating to women | 1 | 5 | 3.60 | 1.32 | 72.01 | 6.40 |
| 5 | I used to discuss my views about current politics with co-members/family members | 1 | 5 | 3.09 | 1.33 | 61.85 | 5.16 |
| 6 | Knowledge about 33 reservation for women | 1 | 5 | 3.44 | 1.41 | 68.79 | 5.99 |
| 7 | I would like to involve my daughter in politics | 1 | 5 | 2.23 | 1.45 | 44.50 | 3.45 |
| 8 | I used to represent my community problems to political parties | 1 | 5 | 2.67 | 1.56 | 53.35 | 4.39 |
| 9 | participated the rally organized by trade unions/ political representative | 1 | 5 | 2.83 | 1.51 | 56.68 | 4.76 |
| 10 | know all the schemes provided by the state government | 1 | 5 | 3.10 | 1.59 | 61.92 | 5.30 |

From the above Table 4.3.3.5 that Factor wise distribution of mean, Standard Deviation and mean rank on political aspiration among Self Help Group members, among the ten factors the highest mean score (3.91 ± 1.20)

which is 78.15 % and the rank is 7.01 was obtained for Women have equal freedom to participate in politics and also noted that the mean score (3.75 ± 1.10) which is 75.05 % and the mean rank is 6.54 was obtained for I have interested to know day to day happenings of politics whereas I would like to involve my daughter in politics was scored the least mean score(2.23 ± 1.45) which is 44.50 % and the mean rank of 3.45. And the reliability is 0.780. Thus it is ascertained that in the study area the Self Help Group members having enough awareness and also they are very eager to know the day to day happening of politics. It may due to their effective group participation. But the saddest fact is that they wouldn't like to allow their own daughters to make involve in politics. Thus in the study area still an attitudinal changes is needed especially in political aspects.

## SECTION - IV

### 4.4.1 DECISION MAKING POWER

In order to measure the impact of Self Help Groups on member's decision making power in some important household and social matters between two points of time (before joining the group and the present status) the dimension such as Give opinion freely to husband /parents when a decision needs to be made regarding the household, participated in decision making related to community/social/village issues Overall status in decision making, changes of income generating activity and opinion towards the decision making power were considered. Also overall changes of decision making power of the respondents after joining the groups have been discussed in this section.

**CHI SQUARE TEST**

In order to find the association between the participation in decision making process in family before & after joining in Self Help Groups, a chi-square test was employed and result of the test is shown in Table 4.4.1.

**$H_0$:** There is no significant association between the member's participation in decision making process in family before & after joining Self Help Groups**.**

**Table No: 4.4.1**

**PARTICIPATED IN DECISION MAKING PROCESS IN FAMILY BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Participated | Always | | Usually | | Occasionally | | Never | | Total | Chi square | p |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | N | % | N | % | | | |
| 1 | Before SHG | 382 | 61.02 | 196 | 31.31 | 27 | 4.31 | 21 | 3.35 | 626 | 42.03 | 0.001 |
| 2 | After SHG | 487 | 77.80 | 107 | 17.09 | 18 | 2.88 | 14 | 2.24 | 626 | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.4.1 shows that after joining in Self Help Group 77.80 % of the member's have always participated in decision making process at family and also noted that there is decline (from 3.35 to 2.24 %) in never participated category members.

Further from the Chi square test it is noted that the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is concluded that there is association between the participation in decision making process at family before & after joining SHGs. Thus it is clearly exploded that after taking part in Self Help Group the women's participation in decision making process at family level has been increased in the study area. This is due the confident which put on through the effective participation of women at group level

**CHI SQUARE TEST**

In order to find out the association between the Give opinion freely to husband /parents when a decision needs to be made regarding the household before and after joining women in Self Help Groups, a chi-square test was used and result of the test is shown in Table 4.4.2

**$H_0$:** There is no significant association between give opinion freely to husband /parents regarding the household before and after joining in Self Help Groups**.**

**Table No: 4.4.2**

**GIVE OPINION FREELY TO HUSBAND /PARENTS REGARDING THE HOUSEHOLD BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Give opinion freely | Always | | Usually | | Occasionally | | Never | | Total | Chi square | p |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | N | % | N | % | | | |
| 1 | Before SHG | 420 | 67.09 | 158 | 25.24 | 22 | 3.51 | 26 | 4.15 | 626 | 42.36 | 0.001 |
| 2 | After SHG | 471 | 75.24 | 95 | 15.18 | 53 | 8.47 | 7 | 1.12 | 626 | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.4.2 shows that after joining in Self Help Group 75.24 % of the members have always give opinion freely to husband /parents when a decision needs to be made regarding the household, whereas before it was 67.09 %, and also there is a significant positive changes (from 4.15 % to 1.12 %) happened over never give opinion freely to husband /parents when a decision needs to be made regarding the household.

From the chi-square test it is noted that the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is concluded that there is association between the give opinion freely to husband /parents when a decision needs to be made regarding the household before and after joining in Self Help Group. Therefore it is understood that there is significant increase have been observed in giving opinion freely to husband /parents when a decision needs to be made regarding the household only after joining in Self Help Groups in

the study area. This is due when women participate at group level where there would be a proper room for every woman to share their ideas and opinion and many of time the same would resembled at family level.

**CHI SQUARE TEST**

Further In order to find out the association between the deciding authority about domestic expenditures before and after joining in Self Help Group, a chi-square test was used and result of the test is shown in Table. 4.4.3.

**$H_0$:** There is no significant association between deciding authority about domestic expenditures before and after joining in Self Help Group**.**

**Table No: 4.4.3**

**DECIDING AUTHORITY ABOUT DOMESTIC EXPENDITURES BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Person decides | Myself | | Husband | | Both equally | | Husband family | | Total | Chi square | p |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | N | % | N | % | | | |
| 1 | Before SHG | 122 | 19.49 | 123 | 19.65 | 370 | 59.11 | 4 | 0.64 | 626 | 38.05 | 0.001 |
| 2 | After SHG | 129 | 20.61 | 100 | 15.97 | 358 | 57.19 | 46 | 7.35 | 626 | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

The above Table 4.4.3 shows that after joining in Self Help Group 20.61 % of the members have decides themselves about domestic expenditures, were as previously it was 19.49 % and also there is a considerable positive decline (***from 19.65 % to 15.97 %*** ) has been viewed

over their husband intervention towards decision about domestic expenditures.

And it noted from the Table 4.4.3 since the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. And it is stated that there is association between the deciding authority on domestic expenditures before and after joining in Self Help Group. Further it is emphasis that significant positive changes has been observed in women participation in decision making over domestic expenditures only after joining in Self Help Group than before in the study area. Further Self-Help Groups are formed as a means of socio-economic empowerment of rural women. Due to their active participation in Group activities, now rural women become more powerful over decision making at family level gradually it moves them to hold the full authority over any family related decisions.

**CHI SQUARE TEST**

In order to find out the association between the Participation level in decision making related to Community/Social/Village issues before and after joining in Self Help Groups, a chi-square test was used and result of the test is shown in table.4.4.4

**$H_0$:** There is no significant association between the Participation level in decision making related to Community/Social/Village issues before and after joining in Self Help Groups**.**

**Table No: 4.4.4**

**DECISIONS RELATED TO COMMUNITY/SOCIAL/VILLAGE ISSUES BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Person decides | Always | | Usually | | Occasionally | | Never | | Total | Chi square | p |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | N | % | N | % | | | |
| 1 | Before SHG | 53 | 8.47 | 209 | 33.39 | 64 | 10.22 | 300 | 47.92 | 626 | 45.71 | 0.001 |
| 2 | After SHG | 136 | 21.73 | 155 | 24.76 | 61 | 9.74 | 274 | 43.77 | 626 | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.4.4 shows that after joining in Self Help Group 21.73 % of the members have always Participating in decision making process related to community/social/village issues, whereas previously it was only 8.47 % and also there is a significant positive decline 43.77 % previously it was 47.92 % has been founded in never participating in decision making related to community/social/village issues.

And it is noted from the Table 4.4.4 that the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it can be concluded that there is association between the women participation in decision making process related to community/social/village issues before & after joining self help group. Hence it is evident that significant positive changes has been observed in women Participation over community/social/village related decision making process

only after joining in self help group than before. It is due to the proper recognition of society, family support, sharing and gaining more knowledge and active participation in social issues.

**CHI SQUARE TEST**

In order to find the association between the changes in overall decision making power on household & society before & after joining self help group, a chi-square test was used and result of the test is shown in Table. 4.4.5.

**$H_0$:** There is no significant association between the changes in overall decision making power on household & society before & after joining Self Help Groups**.**

**Table No 4.4.5**

**CHANGES IN OVERALL DECISION MAKING POWER ON HOUSEHOLD & SOCIETY BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Changes | Improved | | Deteriorated | | Same | | Total | Chi square | p |
|---|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | N | % | | | |
| 1 | Before SHG | 284 | 45.37 | 132 | 21.09 | 210 | 33.55 | 626 | 88.34 | 0.001 |
| 2 | After SHG | 439 | 70.13 | 46 | 7.35 | 141 | 22.52 | 626 | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.4.5 shows that after joining in Self Help Group 70.13 % of the members Overall decision making power on household & society has been

improved were as previously it was only 45.37 %. And it is noted from the table 4.4.5 that the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is concluded that there is highly significant association between the changes in overall decision making power on household & society before & after joining in Self Help Groups.

Therefore it is acknowledged that after the association with Self Help Groups, there is noteworthy improvement in overall status of women in household & society related decision making power than before in the study area. Since decision-making capacity of a woman is measured as one of the principal components of empowerment. Self Help Group is an approach which provides opportunities to develop women confidence, skills, improve status and to bring about overall changes in the decision making capacity among the members of Self Help Group.

**OVERALL OPINION ABOUT THE DECISION MAKING POWER OF SHG MEMBERS**

The following Table 4.4.6 describes the distribution of the Self Help Group members' voice about the changes of decision making power after becoming the members of SHGs.

**Table No: 4.4.6**

**SHG MEMBERS OPINION ABOUT THE DECISION MAKING POWER**

| S.No | Decision Making | I decide | I consult & decide | We discuss & decide together | I am consulted | I am not consulted |
|---|---|---|---|---|---|---|
| 1 | Maintenance of family income | 227 ***(36.26)*** | 219 *(34.98)* | 167 *(26.68)* | 8 *(1.28)* | 5 *(0.80)* |
| 2 | Control over personal earnings | 231 ***(36.90)*** | 170 *(27.16)* | 179 *(28.59)* | 31 *(4.95)* | 15 *(2.40)* |
| 3 | Purchase of furniture/consumer durables | 206 *(32.91)* | 168 *(26.84)* | 185 *(29.55)* | 48 *(7.67)* | 19 *(3.04)* |
| 4 | Bank account/borrowings | 187 *(29.87)* | 146 *(23.32)* | 247 *(39.46)* | 30 *(4.79)* | 16 *(2.56)* |
| 5 | Amount of savings | 184 *(29.39)* | 207 *(33.07)* | 183 *(29.23)* | 43 *(6.87)* | 9 *(1.44)* |
| 6 | Family celebrations | 135 *(21.57)* | 152 *(24.28)* | 252 *(40.26)* | 51 *(8.15)* | 36 ***(5.75)*** |
| 7 | Voting decision | 342 *(54.63)* | 93 *(14.86)* | 149 *(23.80)* | 31 *(4.95)* | 11 *(1.76)* |
| 8 | Children's marriage | 77 *(12.30)* | 194 *(30.99)* | 290 ***(46.33)*** | 49 *(7.83)* | 16 *(2.56)* |
| 9 | Family outings | 90 *(14.38)* | 222 ***(35.46)*** | 241 *(38.50)* | 65 ***(10.38)*** | 8 *(1.28)* |
| 10 | Helping/supporting natal home | 245 ***(39.14)*** | 140 *(22.36)* | 190 *(30.35)* | 37 *(5.91)* | 14 *(2.24)* |

It is found from the above Table 4.4.6 that 39.14 % of the Self Help Group members have agreed that they decide themselves for helping/supporting natal home, 36.90 % of them opined towards Control over their personal earnings and 36.26 % of them decides themselves about maintenance of their family income. Thus it could be revealed that since the member’s of Self Help Group, women’s in the study area are having full freedom in decision making especially when helping to natal home and controlling and maintenance of their family income

## SECTION – V

### 4.5.1 PERCEPTION OF WOMEN EDUCATION AMONG SELF HELP GROUP MEMBERS

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the Self Help Group members and reasons for dropout/not in education, a chi-square test was employed and result of the test is shown in Table.4.5.1.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and reasons for dropout/not in education**.**

**Table No: 4.5.1**

**REASONS FOR DROPOUT/NOT IN EDUCATION**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 44.94 | 12 | 0.001 | **S** |
| 2 | Education | 50.15 | 12 | 0.001 | **S** |
| 3 | Occupation | 94.39 | 9 | 0.001 | **S** |
| 4 | Income | 108.75 | 9 | 0.001 | **S** |
| 5 | Marital status | 65.65 | 9 | 0.001 | **S** |
| 6 | Size of family | 76.59 | 12 | 0.001 | **S** |
| 7 | Position in group | 30.03 | 9 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.5.1 that the P value is less than 0.05 for with regards to Self Help Group members age, education, occupation, income, marital status, size of family & Position in the group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. From the analysis it is emphasis that there is association between the socio

economic profile such as age, education, occupation, income, marital status, size of family & Position in the group of Self Help Group members and reasons for dropout/not continued education. Further it is noted that women's were dropout or not being continued their education due to the socio economic and cultural barriers such as financial constraints, not interested, early marriage and lack of parental support in education.

**CHI SQUARE TEST**

Further in order to find the association between the Awareness of distance education before and after joining in Self Help Group, a Chi-square test was used and result of the test is shown in Table. 4.5.2.

**$H_0$:** There is no significant association between the awareness of distance education before and after joining in Self Help Groups.

**Table No: 4.5.2**

**AWARENESS OF DISTANCE EDUCATION BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Aware | Yes | | No | | Total | Chi square | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | | | | |
| 1 | Before SHG | 326 | 52.08 | 300 | 47.92 | 626 | 9.12 | 0.003 | **S** |
| 2 | After SHG | 379 | 60.54 | 247 | 39.46 | 626 | | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.5.2 shows that after joining in Self Help Group 60.54 % of the respondents aware of courses can be studied through distance education whereas before it was only 52.08 %.

And it is noted from the table 4.5.2 that the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is concluded that there is association between the awareness about distance education before and after joining Self Help Group. therefore it could be inferred from the above table that there is a significant level of awareness has been propagated among the members about courses can be studied through distance education only after joining in Self Help Group than earlier.

**CHI SQUARE TEST**

In order to find the association between the effort taken to join in distance education courses before & after joining Self Help Groups, a chi-square test was used and result of the test is shown in Table.4.5.3.

**$H_0$:** There is no significant association between the effort taken to join in distance education before & after joining Self Help Groups.

**Table No: 4.5.3**

**EFFORT TAKEN TO JOIN IN DISTANCE EDUCATION BEFORE & AFTER JOIN IN SELF HELP GROUPS**

| S. No | Ever taken effort | Yes | | No | | Total | Chi square | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| | | N | % | N | % | | | | |
| 1 | Before SHG | 78 | 12.46 | 548 | 87.54 | 626 | 16.68 | 0.001 | S |
| 2 | After SHG | 132 | 21.09 | 494 | 78.91 | 626 | | | |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

Table 4.5.3 shows that after becoming the member of Self Help Groups 21.09 % of members have taken effort to join in distance education whereas before it was only 12.46 %.

From the Table 4.5.3 that the P value is less than 0.05 and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is concluded that there is association between the effort taken by members to join in distance education before & after joining Self Help Groups. Further it is clarified that there is a significant effort were put forth by the members to continue their education through distance education only after joining Self Help Group.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the Self Help Group members and the opinion about Importance of education for women, a Chi-square test was used and result of the test is shown in Table. 4.5.4.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and their opinion about Importance of education for women.

**Table No 4.5.4**

**IMPORTANCE OF EDUCATION FOR WOMEN**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 25.05 | 4 | 0.000 | **S** |
| 2 | Education | 10.97 | 4 | 0.027 | S |
| 3 | Occupation | 1.35 | 3 | 0.718 | NS |
| 4 | Income | 19.19 | 3 | 0.000 | S |
| 5 | Marital status | 2.23 | 3 | 0.525 | NS |
| 6 | Size of family | 21.54 | 4 | 0.000 | S |
| 7 | Position in group | 29.85 | 3 | 0.000 | S |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.5.4 that since the P value is less than 0.05 with regards to socio economic profile of Self Help Group members such as age, education, income, size of family & position in group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected.

Thus it can be concluded that there is association between Self Help Group member's age, education, income, size of family & position in group and their opinion about Importance of education for women. Further from the above table it is accepted that in the study area the women's who are registered as members in Self Help Groups are having enough positive attitude towards the importance of education for women.

**CHI SQUARE TEST**

Further in order to find out the association between the socio economic profile of the Self Help Group members and reason for the importance of women education, a Chi-square test was used and result of the test is shown in Table. 4.5.5.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and reason for the importance of women education.

**Table No: 4.5.5**

**REASON FOR THE IMPORTANCE OF EDUCATION FOR WOMEN**

| S.No | Profile of the respondent | Chi square | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 83.73 | 12 | 0.001 | **S** |
| 2 | Education | 54.89 | 12 | 0.001 | **S** |
| 3 | Occupation | 33.66 | 9 | 0.001 | **S** |
| 4 | Income | 42.55 | 9 | 0.001 | **S** |
| 5 | Marital status | 40.74 | 9 | 0.001 | **S** |
| 6 | Size of family | 66.14 | 12 | 0.001 | **S** |
| 7 | Position in group | 32.97 | 9 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the Table 4.5.5 that, since the P value is less than 0.05 for member's age, education, occupation, income, marital status, size of family & position in the group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. From the analysis it is concluded that there is association between the socio economic profile of Self Help Group members such as age, education, occupation, income, marital status, size of family and position in group and the reason for the importance of women education.

**FRIEDMAN TEST**

In order to identify the factor which makes women to stress about importance of education to women, the Friedman's test was employed and the results are presented in the following Table 4.5.6.

**Table No: 4.5.6**

**IMPORTANCE OF WOMEN EDUCATION**

| S.No | Factor | Min | Max | Mean | SD | Mean % | R |
|---|---|---|---|---|---|---|---|
| 1 | Ability to prevent violence | 1 | 5 | 4.68 | 0.60 | 93.55 | **0.780** |
| 2 | Develop self-confidence | 1 | 5 | 4.72 | 0.59 | **94.38** | |
| 3 | Have knowledge about their rights and exercising it when necessary | 2 | 5 | 4.54 | 0.68 | 90.86 | |
| 4 | Have the caliber to make their own decisions | 1 | 5 | 4.50 | 0.77 | 90.00 | |
| 5 | Make participation in society more effectively | 1 | 5 | 4.06 | 1.11 | 81.21 | |
| 6 | Control over reproductive functions and family size | 1 | 5 | 4.30 | 0.95 | 86.01 | |
| 7 | Would Involvement in the development and application of technology | 1 | 5 | 3.77 | 1.35 | 75.40 | |
| 8 | Bring social transformation | 1 | 5 | 3.92 | 1.26 | 78.50 | |
| 9 | Participating in the economy building of the nation | 1 | 5 | 3.95 | 1.21 | 78.98 | |
| 10 | Flexible to face& manage any kind of situation | 1 | 5 | 4.20 | 1.16 | 84.06 | |

From the above Table 4.5.6 Factor wise distribution of mean, Standard Deviation and mean rank were calculated about importance of education for women among Self Help Group members. And it is noted that among the ten factors the highest mean score (4.72 ± 0.59) which is 94.38 % was obtained by Develop Self-Confidence and also the mean score (4.68 ± 0.60) which is 93.55 % was obtained by Ability to prevent violence .And the reliability is 0.780.

Further it is explores that women's who belongs to the Self Help Groups have strong reasons about the importance of women education. By the injection of group level participation, women become more aware about education for women through which they can bring Self development and protect themselves from the social evils in the study area.

## SECTION - VI

### 4.6.1 COMMON PROBLEM FACED BY THE MEMBERS OF SELF HELP GROUP

Women as compared to men have always been delicate and therefore they have to face many problems when they come out of the house to work with men. Women in developed economy do not face the problems, which are faced by the Indian women. Despite many achievements, women get trifled by many difficulties. Some being common for both male and female and some are the curse only to the women. There are many psycho-social factors which hinder the path of women empowerment and running SHGs more successfully. Thus this section made an attempt to study the real problems encountered by women community to run the SHGs more successfully in the study area.

In order to find the common problems faced by Self Help Group members at home and community, members were asked to site their opinion and the results are described in the following Table 4.6.1

**Table No: 4.6.1**

**COMMON PROBLEMS FACED BY SELF HELP GROUP MEMBERS**

| S.No | Common Problem | Yes | No | Total |
|---|---|---|---|---|
| 1 | Ever been felt bad to be a member of SHG | 35 *(5.59)* | 591 ***(94.41)*** | 626 |
| 2 | Since the member of SHG I never faced problem in my family | 50 *(7.99)* | 576 ***(92.01)*** | 626 |
| 3 | Since the member of SHG i never faced problem in the community | 81 *(12.94)* | 545 *(87.06)* | 626 |
| 4 | Ever addressed personal / community problem in the SHG | 446 ***(71.25)*** | 180 *(28.75)* | 626 |

Table 4.6.1 shows that 94.41 % of the Self Help Group members were never felt bad to be associated with Self Help Group and 92.01 % of them stated that they never faced problem in their family and also noted that out of 626 members 71.25 % of them was escalated their personal or community problems to the Self Help Group where they belong. Thus it is divulged from the above table that women's in the study area are feel more prominent to be the part in Self Help Group and also the SHGs have recognized as mechanism to resolve their personal and community related problems.

**CHI SQUARE TEST**

In order to find the associations between the socio economic profile of the Self Help Group members and obstacles that are facing to run Self Help Groups successfully, a chi-square test was employed and result of the test is shown in Table. 4.6.2.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and obstacles to run Self Help Group successfully.

**Table No 4.6.2**

**OBSTACLES TO RUN SELF HELP GROUPS SUCCESSFULLY**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 129.78 | 16 | 0.001 | **S** |
| 2 | Education | 55.54 | 16 | 0.001 | **S** |
| 3 | Occupation | 64.42 | 12 | 0.001 | **S** |
| 4 | Income | 85.43 | 12 | 0.001 | **S** |
| 5 | Marital status | 38.00 | 12 | 0.001 | **S** |
| 6 | Size of family | 110.96 | 16 | 0.001 | **S** |
| 7 | Position in group | 33.82 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the table 4.6.2 that the P value is less than 0.05 with regards to socio economic profile of the Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected.

Therefore it is revealed that there is association between socio economic profile of the Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and obstacles to run Self Help Group successfully. Further it is observed that obstacles such as improper cooperation of members, lack of bank and community support are the main reasons behind to run the Self Help Group successfully in the study area.

**CHI SQUARE TEST**

In order to find the association between the socio economic profile of the Self Help Group members and obstacles that prevent from taking part in decision making process at the group level, a chi-square test was used and result of the test is shown in Table. 4.6.3.

**$H_0$:** There is no significant association between the socio economic profile of the Self Help Group members and obstacles that prevent from taking part in decision making process at group level.

**Table No: 4.6.3**

**OBSTACLES OF TAKING PART IN DECISION MAKING PROCESS**

| S.No | Profile of the respondent | Value | df | p | Remarks |
|---|---|---|---|---|---|
| 1 | Age | 140.86 | 16 | 0.001 | **S** |
| 2 | Education | 105.98 | 16 | 0.001 | **S** |
| 3 | Occupation | 142.17 | 12 | 0.001 | **S** |
| 4 | Income | 68.09 | 12 | 0.001 | **S** |
| 5 | Marital status | 58.24 | 12 | 0.001 | **S** |
| 6 | Size of family | 47.15 | 16 | 0.001 | **S** |
| 7 | Position in group | 83.12 | 12 | 0.001 | **S** |

***S=Significant @ 5% level (P value <= 0.05); NS = Not Significant @ 5% level (P value > 0.05).***

It is noted from the table 4.6.3 that the P value is less than 0.05 for Self Help Group member's socio economic profile such as age, education, occupation, income, marital status, size of family & position the in group and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected.

From the analysis it is concluded that there is association between the socio economic profile of the Self Help Group members such as age, education, occupation, income, marital status, size of family & position in the group and obstacles that prevent from taking part in decision making process at group level. Further it is ascertained that though women's decision making at group level are considerable but still there is a catastrophe for women taking part in the decision at group level because of their family obligation, not interested and their bad experience at group level in the study area.

**OPINION ABOUT THE PROBLEMS SOLVED BY SELF HELP GROUP**

Table 4.6.4 describes the distribution of the member's problems solved by Self Help Groups in the study area.

**Table No 4.6.4**

**PROBLEMS SOLVED BY SELF HELP GROUPS**

| S.No | Problems Solved | SDA | DA | N | A | SA | Total |
|---|---|---|---|---|---|---|---|
| 1 | Un employment problem | 7 *(1.6)* | 40 *(9.0)* | 79 *(17.7)* | 129 *(28.9)* | 191 *(42.8)* | 446 |
| 2 | Making earnings | 11 *(2.5)* | 24 *(5.4)* | 59 *(13.2)* | 138 *(30.9)* | **214** ***(48.0)*** | 446 |
| 3 | Meeting personal expenses | 15 *(3.4)* | 49 *(11.0)* | 82 *(18.4)* | 126 *(28.3)* | 174 *(39.0)* | 446 |
| 4 | Inferiority complex | 20 *(4.5)* | 60 *(13.5)* | 97 *(21.7)* | 141 *(31.6)* | 128 *(28.7)* | 446 |
| 5 | Ever dependent | 2 *(0.4)* | 109 *(24.4)* | 68 *(15.2)* | 103 *(23.1)* | 164 *(36.8)* | 446 |
| 6 | Education for children | 1 *(0.2)* | 24 *(5.4)* | 50 *(11.2)* | 123 *(27.6)* | **248** ***(55.6)*** | 446 |
| 7 | Indecisiveness in family matters | 9 *(2.0)* | 30 *(6.7)* | 49 *(11.0)* | 176 *(39.5)* | 182 *(40.8)* | 446 |
| 8 | Children's marriage | 9 *(2.0)* | 70 *(15.7)* | 61 *(13.7)* | 123 *(27.6)* | 183 *(41.0)* | 446 |
| 9 | Community facilities | 21 *(4.7)* | **129** ***(28.9)*** | 92 *(20.6)* | 78 *(17.5)* | 126 *(28.3)* | 446 |
| 10 | Sexual harassment | **100** ***(22.4)*** | 92 *(20.6)* | 51 *(11.4)* | 101 *(22.6)* | 102 *(22.9)* | 446 |

It is clear from the Table 4.6.4 that 55.6 % of the members were strongly agreed that their children's education related problems and 48 % of them were strongly agreed that Making earnings related problem has been resolved by Self Help Group in the study area and 28.9 % of them were disagreed that Self Help Group was not solved their Community facilities related problems and 22.4 % of them were strongly disagreed that Self Help

Group could not able to resolved the members Sexual harassment. Therefore it stated that through Self Help Group the members potentially resolved their Personal and family level problems whereas in some aspects when it comes in a community level and sexual harassment they couldn't solve effectively it may due to their out of control.

**FRIEDMAN TEST**

In order to identify the problems which are meticulously solved by Self Help Group a Friedman's test analysis was used and the results were given in Table 4.6.5.

**Table No: 4.6.5**

**PROBLEMS SOLVED BY SELF HELP GROUPS**

| S.No | Problems solved by SHG | Min | Max | Mean | SD | Mean % | Mean Rank | Reliability |
|---|---|---|---|---|---|---|---|---|
| 1 | Un employment problem | 1 | 5 | 4.02 | 1.05 | 80.49 | 6.10 | **0.787** |
| 2 | Making earnings | 1 | 5 | 4.17 | 1.01 | 83.32 | 6.27 | |
| 3 | Meeting personal expenses | 1 | 5 | 3.89 | 1.14 | 77.71 | 5.59 | |
| 4 | Inferiority complex | 1 | 5 | 3.67 | 1.16 | 73.32 | 5.11 | |
| 5 | Ever dependent | 1 | 5 | 3.71 | 1.21 | 74.26 | 5.12 | |
| 6 | Education for children | 1 | 5 | 4.33 | 0.89 | **86.59** | **6.59** | |
| 7 | Indecisiveness in family matters | 1 | 5 | 4.10 | 0.98 | 82.06 | 6.08 | |
| 8 | Children's marriage | 1 | 5 | 3.90 | 1.16 | 77.98 | 5.61 | |
| 9 | Community facilities | 1 | 5 | 3.36 | 1.29 | 67.13 | 4.51 | |
| 10 | Sexual harassment | 1 | 5 | 3.03 | 1.50 | 60.58 | 4.01 | |

From the above Table 4.6.5 Factor wise distribution of mean, Standard Deviation and mean rank on women's problems solved by Self Help Group, It could be noted that among the ten factors the highest mean score (4.33 ± 0.89) which is 86.59 % and the rank is 6.59 was obtained by member's children education and also mean score (4.17 ± 1.01) which is 83.32 % and the mean rank is 6.27 was obtained by making earnings whereas members Sexual harassment related problem has been scored the least mean score (3.03 ± 1.50) which is 60.58 % with the mean rank of 4.01. And the reliability is 0.787.

Thus it is confirm that in the study area the Self Help Group have been much concentrated over the member children education and their earnings (preferably loan). Further it is observed that women sexual harassment related problems were not resolved many a time by Self Help Groups, it could be due to many women were not opened up their voice against their verbal and physical harassments at group level.

## SECTION - VII

### 4.7.1 IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH RESPECT TO SOCIO ECONOMIC VARIABLES

In this section the Impact of Women Empowerment through Self Help Groups has been verified with respect to the socio economic profile of the members such as age, marital status, education, occupation, income, family size & position in the group and the results are presented in the following Tables.

**AGE AND IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP**

**Null Hypothesis:** There is no significant difference between the mean scores regarding member's age and impact of Empowerment through Self Help Groups.

**Table No: 4.7.1.1**

**AGE WISE IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS**

| S. No | Overall Empowerment | Age | | | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 20 - 25 | | 26 - 30 | | 31 - 35 | | 36 - 40 | | Above 40 | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| 1 | **Social Empowerment** | 21.00 | 2.77 | 19.96 | 4.87 | **21.69** | 2.97 | 20.59 | 3.80 | 20.88 | 3.22 | 3.51 | 0.008 | **S** |
| 2 | **Economic Empowerment** | 22.57 | 1.98 | 22.92 | 3.14 | 22.77 | 2.90 | 22.26 | 2.55 | 22.46 | 2.94 | 1.04 | 0.384 | **NS** |
| 3 | **Political Empowerment** | 26.26 | 5.54 | 31.92 | 7.64 | 29.25 | 8.59 | **34.82** | 7.52 | 33.35 | 7.37 | 18.06 | 0.001 | **S** |
| 4 | **Educational Empowerment** | 40.83 | 5.52 | 40.04 | 9.43 | 42.05 | 5.58 | **43.73** | 6.25 | 43.69 | 5.50 | 7.13 | 0.001 | **S** |
| 5 | **Decision making power** | **44.16** | 9.21 | 38.63 | 5.34 | 38.13 | 6.29 | 37.74 | 6.96 | 36.99 | 6.01 | 7.99 | 0.001 | **S** |

It could be noted from the above Table 4.7.1.1 that P value is less than 0.05 towards Members Social, Political, Education empowerment and Decision making power and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is evident that there is significant difference between the mean scores regarding member's social, Political, Education Empowerment & Decision making power among different age group in the Self Help Group.

Further comparing the mean scores of different age groups, the members in the age group of 31-35 years have high (21.69) impact on social empowerment whereas the members of age group between 36-40 years significantly differ on their political empowerment with the mean score of 34.82, also the age group of 36-40 years have shown high (43.73) effect on educational empowerment and the age group of 20-25 years with the mean score of 44.16 are differed on Decision making power than other age groups. And it is highlighted that there is no difference of opinion about the economic empowerment among the members of SHGs. Hence it is concluded that since most of the women are working in tea estate for less salary in the study area, irrespective of their age group, they have associated with the SHGs for intensification of their alternative income and economic stability.

**EDUCATION AND IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS**

**Null Hypothesis:** There is no significant difference between the mean scores regarding education and impact of empowerment through Self Help Groups.

**Table No: 4.7.1.2**

**EDUCATION WISE IMPACT OF WOMEN EMPOWERMENT THROUGH SHGS**

| S. No | Overall Empowerment | Education level | | | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Illiterate | | Primary education | | Secondary education | | Higher secondary education | | College education | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| 1 | **Social Empowerment** | 18.63 | 3.91 | 21.29 | 3.06 | 21.78 | 3.81 | 20.77 | 3.39 | **22.09** | 2.63 | 15.72 | 0.001 | **S** |
| 2 | **Economic Empowerment** | 21.68 | 2.74 | 22.14 | 2.70 | 22.91 | 2.85 | **23.77** | 2.58 | 23.29 | 2.80 | 10.68 | 0.001 | **S** |
| 3 | **Political Empowerment** | 29.26 | 8.67 | **33.15** | 6.66 | 31.99 | 9.77 | 32.37 | 7.84 | 31.77 | 7.84 | 4.55 | 0.001 | **S** |
| 4 | **Educational Empowerment** | 40.25 | 6.33 | 42.10 | 6.70 | **45.33** | 4.88 | 43.07 | 5.84 | 43.51 | 7.99 | 10.07 | 0.001 | **S** |
| 5 | **Decision making power** | **40.74** | 7.80 | 35.90 | 6.06 | 39.64 | 7.10 | 39.97 | 5.18 | 36.97 | 5.76 | 11.41 | 0.001 | **S** |

It could be noted from the above Table 4.7.1.2 that P value is less than 0.05 with regards to members Social, Economic, Political, Educational empowerment & Decision making power and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is agreed that there is significant difference between the mean scores regarding Social, Economic, Political, Educational empowerment & Decision

making power among different educational level of Self Help Group members.

Further comparing the mean scores of different educational level, the members who were graduate have high (22.09) impact on their social empowerment , the members who completed higher secondary education have shown different effect on Economic empowerment with the mean score of 23.77, also members who have finished only primary education have high (33.15) impact on political empowerment, members who finished higher secondary education have significant impact on educational empowerment with the mean score of 45.33 and members who were illiterate have high(40.74) impact on Decision making power than others in the study area.

Thus it is concluded that the world has accepted that the vital importance of education as a main aspect of human security and as a means to empowerment of women. Further it strengthen their knowledge, exposure and confident to face the changes in the society. Hence it is evident that based on the educational level the impact on empowerment of Self Help Group members would be vary in the study area.

**OCCUPATION AND IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS**

**Null Hypothesis:** There is no significant difference between the mean scores regarding occupation and impact of empowerment through Self Help Groups**.**

**TABLE NO: 4.7.1.3**

**OCCUPATION WISE IMPACT OF WOMEN EMPOWERMENT THROUGH SHGS**

| S. No | Overall Empowerment | Occupation | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Tea estate worker | | Private Employee | | Own business | | Professional job | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| **1** | Social Empowerment | 20.85 | 3.46 | **23.21** | 1.55 | 18.16 | 4.40 | 22.72 | 3.31 | 15.23 | 0.001 | **S** |
| **2** | Economic Empowerment | 22.42 | 2.76 | **24.26** | 1.36 | 21.89 | 4.05 | 23.84 | 1.82 | 7.24 | 0.001 | **S** |
| **3** | Political Empowerment | **32.78** | 7.93 | 32.06 | 3.66 | 28.81 | 7.36 | 21.60 | 7.36 | 19.08 | 0.001 | **S** |
| **4** | Educational Empowerment | 42.78 | 6.48 | **46.00** | 3.98 | 39.76 | 6.95 | 39.52 | 4.78 | 7.83 | 0.001 | **S** |
| **5** | Decision making power | 37.83 | 6.54 | 41.28 | 7.19 | 33.95 | 2.01 | **48.31** | 4.64 | 18.20 | 0.001 | **S** |

It could be noted from the above Table 4.7.1.3 that since the P value is less than 0.05 towards Members Social, Economical, Political, Educational empowerment & Decision making power and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is approved that there is significant difference between the mean scores regarding member's Social, Economic, Political, Educational empowerment & Decision making power among different occupations in the Self Help Group.

Further comparing the mean scores of different occupational categories of Self Help Group members in the study area, the members who

are working as private employees were hold high impact on their Social, Economic & Educational empowerment with the mean scores of 23.21, 24.26 and 46.00 respectively, also the members who are working in tea estate have significant effect (32.78) on political empowerment and members who are working as professionals have shown significant impact (48.31) on their Decision making power than others. It is well known fact that women occupation gives the unique position in family as well as in society through which she can enhance her level of value, mobility, self-assurance and voice. Thus it is concluded that based on the occupation the impact on empowerment among Self Help Group members vary in the study area.

**MONTHLY INCOME AND IMPACT OF WOMEN EMPOWERMENT THROUGH WSHG**

**Null Hypothesis:** There is no significant difference between the mean scores regarding member's monthly income and impact of empowerment through Self Help Groups.

**Table No: 4.7.1.4**

**INCOME WISE IMPACT OF WOMEN EMPOWERMENT THROUGH SHGS**

| S. No | Overall Empowerment | Monthly Income | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Below 2500 | | 2500 - 5000 | | 5000 - 7500 | | Above 7500 | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| 1 | **Social Empowerment** | 20.12 | 3.26 | 21.12 | 3.69 | **22.45** | 3.11 | 21.00 | 1.34 | 4.75 | 0.003 | **S** |
| 2 | **Economic Empowerment** | 22.71 | 2.37 | 22.49 | 2.84 | 21.41 | 4.78 | **24.64** | 1.21 | 3.53 | 0.015 | **S** |
| 3 | **Political Empowerment** | 28.67 | 8.39 | **33.58** | 7.69 | 30.64 | 4.26 | 29.91 | 2.47 | 16.91 | 0.001 | **S** |
| 4 | **Educational Empowerment** | 40.16 | 5.71 | 43.45 | 6.58 | **47.09** | 3.65 | 41.82 | 4.05 | 15.27 | 0.001 | **S** |
| 5 | **Decision making power** | 38.24 | 8.43 | 38.09 | 5.96 | 39.05 | 7.37 | . | . | 0.21 | 0.813 | **NS** |

It is noted from the above Table 4.7.1.4 that out of five empowerment dimension, the P value is less than 0.05 towards members Social, Economic, Political and Educational empowerment and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is ascertained that there is significant difference between the mean scores regarding member's Social, Economic, Political and Educational empowerment among different income category in the Self Help Group.

Further it is inferred from the above Table 4.7.1.4 that the members who are earning between Rs 5000-7500 having significant impact over their Social & Educational empowerment with the mean scores of 22.45 and 47.09 respectively. Also the members who are earning above Rs 7500 have high (24.64) impact on economic empowerment and members who are earning between 2500 – 5000 having significant impact over political empowerment than other income category members with the mean score of 33.58.

Nevertheless effective mobilization of women's work and skills is often viewed as a source of additional household income but it makes them self reliant and meaningful. Thus it could be concluded that through the group level participation women can sharing thoughts, ideas and voice which leads them become more powerful on decision making.

**MARITAL STATUS AND WOMEN EMPOWERMENT THROUGH WSHG**

**Null Hypothesis:** There is no significant difference between the mean scores regarding marital status and impact of empowerment through Self Help Groups.

**Table No: 4.7.1.5**

**MARITAL STATUS WISE IMPACT OF WOMEN EMPOWERMENT THROUGH SHGS**

| S.No | Overall Empowerment | Marital status | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Unmarried | | Married | | Divorced | | Widow | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| 1 | Social Empowerment | **23.30** | 2.67 | 21.03 | 3.51 | 19.30 | 2.00 | 19.49 | 4.14 | 5.92 | 0.001 | S |
| 2 | Economic Empowerment | 24.10 | 1.52 | 22.46 | 2.83 | 22.40 | 2.46 | 23.27 | 2.76 | 2.38 | 0.069 | NS |
| 3 | Political Empowerment | 33.10 | 5.84 | 32.03 | 8.14 | 30.00 | 6.06 | 33.04 | 7.97 | 0.75 | 0.523 | NS |
| 4 | Educational Empowerment | **46.90** | 5.51 | 42.57 | 6.31 | 37.50 | 4.10 | 44.67 | 7.51 | 7.63 | 0.001 | S |
| 5 | Decision making power | 36.89 | 7.80 | 38.26 | 6.80 | **41.58** | 7.50 | 35.58 | 3.94 | 3.44 | 0.017 | S |

It could be noted from the above Table 4.7.1.5 that P value is less than 0.05 with regards to Members Social, Educational empowerment & Decision making power and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is determined that there is significant difference between the mean scores regarding Members Social, Educational empowerment & Decision making power among different marital status in the Self Help Group.

Further comparing the mean scores of different marital status of Self Help Group members in the study area, the unmarried women had significant effect on social and educational empowerment with the highest mean scores

of 23.30 and 46.90 respectively. And also the divorced members have high impact on their Decision making power than others with the mean score of 41.58. Hence it is concluded that there is no difference of opinion about the economic and political empowerment among the members of SHGs in the study area. It is due to the universal acceptance of eradication of poverty through micro finance and also when women hold the sustainable position even in a small group level it makes them to more aware of social and political events through the group participation and discussion.

**SIZE OF FAMILY AND IMPACT OF WOMEN EMPOWERMENT THROUGH WSHG**

**Null Hypothesis:** There is no significant difference between the mean scores regarding family size and impact of empowerment through Self Help Groups.

**Table No: 4.7.1.6**

**FAMILY SIZE WISE IMPACT OF WOMEN EMPOWERMENT THROUGH SHGS**

| S. No | Overall Empowerment | Family size | | | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | One | | Two | | Three | | Four | | 5 & Above | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| 1 | Social Empowerment | 19.89 | 3.48 | 19.99 | 3.93 | 21.63 | 2.64 | 20.37 | 3.77 | 21.83 | 3.16 | 7.47 | 0.001 | S |
| 2 | Economic Empowerment | 22.37 | 2.31 | 23.10 | 2.35 | 22.91 | 2.69 | 22.31 | 3.07 | 22.59 | 2.65 | 1.48 | 0.207 | NS |
| 3 | Political Empowerment | 23.52 | 6.66 | 28.36 | 8.01 | 31.92 | 4.98 | 34.93 | 6.02 | 30.63 | 9.62 | 24.65 | 0.001 | S |
| 4 | Educational Empowerment | 39.19 | 5.66 | 41.26 | 7.18 | 42.95 | 7.06 | 43.47 | 6.75 | 42.38 | 5.33 | 4.03 | 0.003 | S |
| 5 | Decision making power | 48.88 | 3.56 | 39.05 | 9.93 | 36.55 | 5.15 | 36.91 | 5.30 | 38.33 | 6.55 | 22.87 | 0.001 | S |

It could be noted from the above Table 4.7.1.6 that P value is less than 0.05 with regards to members Social, Political, Educational empowerment & Decision making power and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Therefore it is ascertained that there is significant difference between the mean scores regarding Social, Political, Educational empowerment & Decision making power among the different family size of Self Help Groups members.

Further comparing the mean scores of different family size of Self Help Group members in the study area, the social empowerment is significantly high (21.83) when the family size is 5 & above, also when members family size is four their Political & Educational empowerment have high impact with the mean scores of 34.93 and 43.47 respectvely.and members have significant impact (48.88) on decision making power when their family size is one.

Hence it is acknowledged that there is no difference of opinion about the economic empowerment among the Self Help Groups members irrespective of their family size in the study area. This is because of the poor economic condition, the women's are striving to being associated with SHGs and they believe that it brings economic betterment among the members of Self Help Groups in Valparai.

**POSITION IN THE GROUP AND IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS**

**Null Hypothesis:** There is no significant difference between the mean scores regarding position in the group and impact of empowerment through Self Help Groups.

**Table No: 4.7.1.7**

**POSITION IN THE GROUP AND IMPACT OF WOMEN EMPOWERMENT THROUGH SHGS**

| S. No | Overall Empowerment | Position in group | | | | | | | | F | p | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Animator | | Rep -I | | Rep -II | | Member | | | | |
| | | Mean | SD | Mean | SD | Mean | SD | Mean | SD | | | |
| 1 | **Social Empowerment** | 20.94 | 3.52 | 21.18 | 3.37 | 20.97 | 2.88 | 20.69 | 4.00 | 0.48 | 0.695 | **NS** |
| 2 | **Economic Empowerment** | 22.87 | 3.06 | 22.78 | 2.76 | 22.14 | 2.44 | 22.49 | 2.84 | 1.89 | 0.130 | **NS** |
| 3 | **Political Empowerment** | 30.79 | 9.11 | **33.66** | 4.70 | 32.83 | 8.28 | 31.81 | 8.08 | 3.05 | 0.028 | **S** |
| 4 | **Educational Empowerment** | 42.31 | 7.35 | 43.66 | 5.91 | 42.52 | 6.28 | 42.54 | 6.11 | 0.95 | 0.414 | **NS** |
| 5 | **Decision making power** | 36.75 | 6.57 | 36.81 | 6.41 | 38.67 | 6.75 | **39.23** | 6.76 | 4.08 | 0.007 | **S** |

It could be noted from the above Table 4.7.1.7 that P value is less than 0.05 with regards to Members Political and Decision making power and the results are significant at 5 % level. Hence the null hypothesis (Ho) is rejected. Thus it is acknowledged that there is significant difference between the mean scores regarding Political empowerment and Decision making power among the different position of Self Help Groups members.

Further comparing the mean scores of different position of Self Help Group members. The members who are holding the position of

representative-I have high (33.66) impact on their political empowerment and it is noted that members have significantly impact on decision making power than other positions in a group with the mean score of 39.23.

Thus it is concluded that there is no difference of opinion about the social, economic and educational empowerment among the members of SHGs in the study area. irrespective of the socio-economic background when women participating at group level federations it makes them much aware about Social, Economic and Educational perspective, moreover it gives the meaning of Self Help Groups approaches is not only a universal remedy to eradicate poverty of poor but also it can be a strongest weapon for social transformation of millions of rural masses throughout the world slowly but surely.

### 4.7.2. STRUCTURAL EQUATION MODEL (SEM) ON OVERALL IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN VALPARAI

**Basic Introduction on SEM:**

Structural equation modeling is a statistical technique that combines elements of traditional multivariate models, such as regression analysis, factor analysis and simultaneous equation modeling. The Structural equation modeling approach is sometimes also called caused modeling because competing models can be postulated about the data and tested against each other.

Structural equation modeling was used to analyze the suitability of the model based upon the collected samples. As recommended by Anderson and Gerbing (1988), measurement model to test the reliability and validity of the survey instrument was analyzed first, and by using AMOS version 5.0 the structural model was analyzed. This model is considered for further interpretation in the goodness of fit measures. This section tests the model fitness of impact of Self Help Group on member's social, economical, political educational empowerment and decision making power in hill station. The results are presented with suitable hypothesis and relevant interpretations.

In order to propose the suitable model, the following are the hypotheses were tested

**Hypothesis:**

H1: The hypothesized model does have a good fit.

H2: Greater the empowerment, greater the decision making power of Self Help Groups members.

H3: There is a positive relationship between the decision making power and problems solved by the Self Help Groups

**The variables used in the structural equation model are**

**I - Observed, endogenous variables**

1. Decision Making Power
2. Problems Solving

**II- Observed, exogenous variables**

1. Social Empowerment
2. Economic Empowerment
3. Political Empowerment
4. Educational Empowerment

**III - Unobserved, exogenous variables**

1. e1 : Error term for Decision Making Power
2. e2 : Error term for Problems solved by SHGs

***Hence numbers of variable in the SEM are***

Number of variables in the model : 8

Number of observed variables : 6

Number of unobserved variables : 2

Number of exogenous variables : 6

Number of endogenous variables : 2

**Table No: 4.7.2.1**

**MODEL FIT SUMMARY**

| S.No | Variable | Value |
|---|---|---|
| 1 | CMIN | 4.106 |
| 2 | P value | 0.138 |
| 3 | GFI | 0.987 |
| 4 | AGFI | 0.906 |
| 5 | CFI | 0.972 |
| 6 | RMR | 0.034 |
| 7 | RMSEA | 0.061 |

From the above Table 4.7.2.1 it is found that the calculated p value is 0.138 which is greater than 0.05 which indicates perfectly fit. Here GFI (goodness of fit index) value and AGFI (Adjusted goodness of fit index) value is greater than 0.9 which represent it is a good fit. The calculated CFI (Comparative fit index) value is 0.972 which means that it is perfectly fit and also it is found that RMR (Root mean square residuals) value is 0.034 and RMSEA (Root mean square error of approximation) value is 0.061 which is less than 0.10 which indicated it is perfectly fit hence the null hypothesis is rejected. And it is concluded that the hypothesized model have good fit.

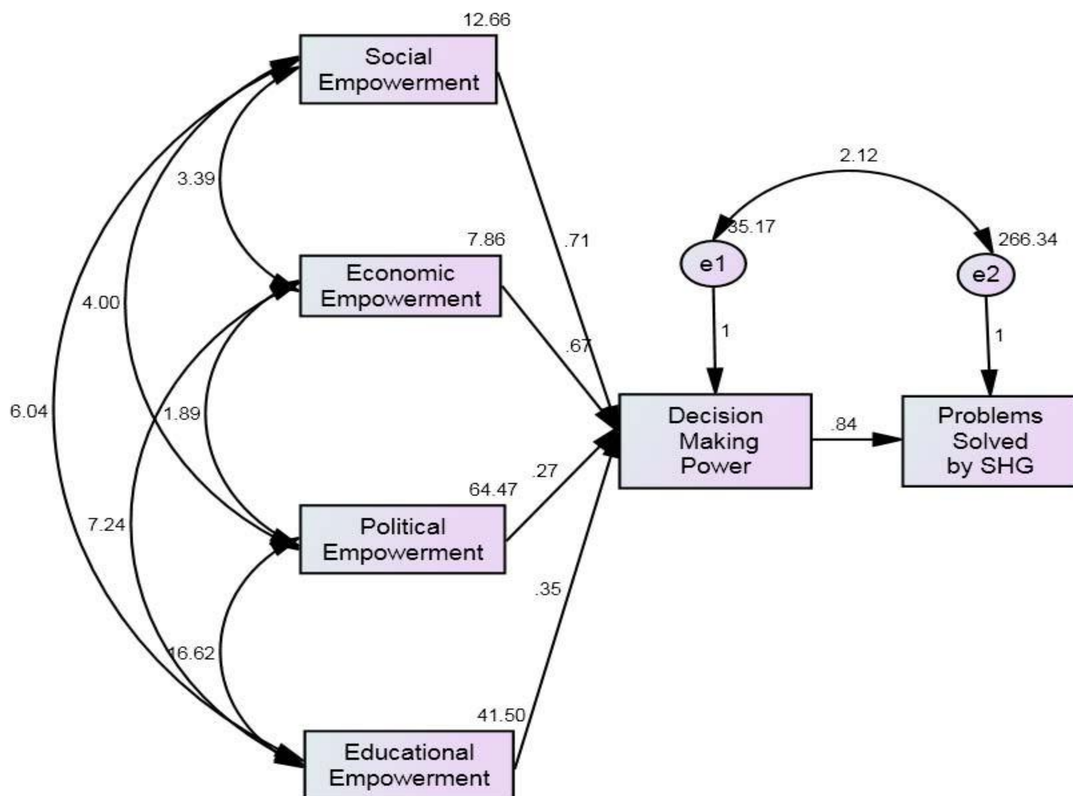



**Fig. 4.7.2.1 Structural Equation Model on Impact of Women Empowerment through Self Help Groups in Hill Stations**

Figure 4.7.2.1 depicts a fully specified model with gamma paths from each independent variable are linked with the latent variable. These latent variables (Social, Economic, Political and Educational Empowerment) were the dimensions of the overall women empowerment which is linking the two independent variables such as decision making power and problem solved by Self Help Groups

**Table No: 4.7.2.2**

**VARIABLES IN THE STRUCTURAL EQUATION MODEL ANALYSIS**

| Variables | | | Un standardized Co-efficient | S.E. | Standardized Co-efficient | t value | P value |
|---|---|---|---|---|---|---|---|
| Decision Making Power | <--- | Social Empowerment | 0.709 | 0.072 | 0.302 | 9.873 | *** |
| Decision Making Power | <--- | Economic Empowerment | 0.670 | 0.096 | 0.225 | 6.979 | *** |
| Decision Making Power | <--- | Political Empowerment | 0.272 | 0.031 | 0.262 | 8.691 | *** |
| Decision Making Power | <--- | Educational Empowerment | 0.349 | 0.043 | 0.269 | 8.177 | *** |
| Problems Solved by SHGs | <--- | Decision Making Power | 0.844 | 0.111 | 0.394 | 7.612 | *** |

***Note: *** denotes significant at 1% level***

From the above Table 4.7.2.2 the co-efficient of ***Social Empowerment*** is 0.709 represents the partial effect of Social Empowerment on Decision Making Power holding others Economic Empowerment, Educational

Empowerment & Political Empowerment as constant. The estimated positive sign implies that such effect is positive that Decision Making Power would increase by 0.709 for every unit increase in Social Empowerment and this co-efficient value is significant at 1% level. And the co-efficient of ***Economic Empowerment*** is 0.670 represents the partial effect of Economic Empowerment on Decision Making Power, holding Social Empowerment, Educational Empowerment & Political Empowerment as constant. The estimated positive sign implies that such effect is positive that Decision Making Power would increase by 0.670 for every unit increase in Economic Empowerment and this co-efficient value is significant at 1% level.

The co-efficient of ***Political Empowerment*** is 0.272 represents the partial effect of Political Empowerment on Decision Making Power holding Social Empowerment, Economic Empowerment & Educational Empowerment as constant. The estimated positive sign implies that such effect is positive that Decision Making Power Would increase by 0.272 for every unit increase in Political Empowerment and this co-efficient value is significant at 1% level. And the co-efficient of ***Educational Empowerment*** is 0.349 represents the partial effect of Educational Empowerment on Decision Making Power, holding Social Empowerment, Economic Empowerment & Political Empowerment as constant. The estimated positive sign implies that such effect is positive that Decision Making Power would increase by 0.349 for every unit increase in Educational Empowerment and this co-efficient value is significant at 1% level.

Further the co-efficient of ***Decision Making Power*** is 0.844 represents the partial effect of Decision Making Power on Problems Solving holding Social Empowerment, Economic Empowerment, Educational Empowerment &Political empowerment as constant. The estimated positive sign implies that such effect is positive that Problems Solving would increase by 0.359 every unit increase in Decision Making Power and this co-efficient value is significant at1% level. Table 4.7.2.1 shows the estimates of the model fit indices from AMOS version 5.0 structural modeling.

**RESULTS FOR THE FURTHER HYPOTHESES**

**H2:** Predicted that the greater the empowerment, greater the decision making power of Self Help Groups members. To test this hypothesis, examined the gamma paths between decision making power and the empowerment dimensions such as social, economical, political and educational empowerment. Each of these gamma path t-values (t- 9.873, t- 6.979, t-8.691, t-8.177) since the corresponding P value is less than 0.001 and the results are significant at 1 percent level, hence the null hypothesis is rejected.

**H3:** Envisage that there is a positive relationship between self help group members decision making power and their problems solved by SHGs. To test this hypothesis, examined the gamma paths between decision making power and problem solved by the Self Help Groups. The gamma path t-value (t-7.612) and the corresponding P value is less than 0.001, hence the results are significant at 1 percent level. Thus the null hypothesis is rejected.

# CHAPTER – V

# FINDINGS AND SUGGESTIONS

## 5.1 FINDINGS

1. It is found that out of six hundred and twenty six Self Help Group Members 32.27 % of the respondents are in the age group of above 40 years. It's quite interesting that women have passed through major phases such as their children's higher education, marriage, settle them in life and other responsibilities only after 40 years.
2. The member's educational qualification distribution shows that 41.37 % of the respondents have completed primary education, 19.01% of the respondents have finished secondary education, 17.09% of the respondents completed higher secondary educations, 16.93% of the respondents are illiterate and merely 5.59% of the respondents have a college education. Hence it can be interpreted that maximum (41.37) of Self Help Group members have completed only primary education.
3. Human resource is an important factor for every nation to develop their industries. Generally in tea cultivation the women workers are much involved rather than men workers. And it is evident that of 84.66 % of the SHG members in Valparai are working in Tea plantations. Hence it is noted that women thrust to be associated with some other economic activity other than their traditional work would lead empowerment.

4. Since the region surrounding the plantation remains undeveloped so that the employees have no source of other employment to improve their lifestyle and women workers are earning Rs.154 after engaged in 8 hours hard work, hence most of them (67.25 %) are earning only between 2500-5000.
5. The SHG's does not encourage the unmarried women to join in the scheme as they would withdraw themselves from the group after getting married, which would result in emigration from their native to in-laws' place with their husbands. This discontinuity finally causes less functioning of the SHG. On the other hand, it gives much priority to the widows and divorcees as they are most probably independent.
6. India is a benchmark for the rest of the world, especially in the family system. Since the plantation offer quarters at free of cost to its employees and also traditionally people are involved in tea cultivation, and its resulting 43.13% of the respondents are having four members in a family, followed by 5 & above which accounted 31.15 percentage.
7. It is inferred that 79.23% of the members are Hindus, 17.41% of the respondents are Christian and 3.35 % are Muslim in the study area.
8. The community wise distribution of the respondents showed positive impact over women who belonged to Scheduled Caste (73.64 %) rather than another category. Thus, it could be witnessed that SHG is a vibrant

movement through which many socially and economically underprivileged women can gain momentum.

9. Friedman's test highlighted that among the ten factors "Saving" is the primary focal point that attract women's community to becoming a member of Self Help Groups. Since women are gifted with the quality of being good money savers, there is no surprising that "Saving" haul them into SHGs.

10. Analysis of variance emphasis that socio economic profile of Self Help Group members such as age, education, occupation, family size, religion and community are significantly differed than others within the category towards reasons to join in SHGs. Hence there is a significant difference between member's age, education, occupation, family size, religion and community about reason to join in Self Help Groups.

11. The objectives of SHGs are to save their income, to avail the loan from the common fund of the group, create confidence and capabilities of the members, and help the members in decision making, motivate the members by taking up the social responsibilities and to discuss the women-related issues, but all the factors are highly interrelated with women socio economic conditions. The chi-square test also highlighted that the social responsibility being the member of Self Help Groups dependent on socio economic factors.

12. Women's status is often described in terms of their level of income, employment, education, health and fertility as well as their roles within the family, the community and society. The chi square test also proved that socio economic factors of Self Help Group women's such as age, education, occupation, income, marital status, Size of family & Position in group having significant association towards Status in the society being the member of Self Help Groups.

13. Being associated with SHGs, the members become more aware and confident, which helps them to voice against social evils such as alcoholism, child labour, child marriage, sexual harassment, lodge complaint in the police station, hosting cultural program and discussing among the group. The chi square test also shows that there is a positive impact of SHG on member's age, education, occupation, income, marital status, size of family & position in a group towards the source of gathering information, awareness programme participation and contribution against the social evil issues.

14. Status of women could be improved by women themselves and nobody else. It is the modern era of satellites, achievements and technology. Why should women be left behind? Hence women should come out and make themselves to involving at group level participation that facilitates them to visualize their hidden potential. Friedman's test also witnessed that Self Help Groups have been considered as instrument through which

women get freedom and respect at work, home as well as in society (4.40 ± 1.02) and also it emphasis that they got sufficient level of recognition (4.30 ± 1.06) in their community.

15. Increased salary/income controlled by women gives self confidence, which helps them to obtain a voice in household decisions such as domestic purchase, control over assets and Fertility. Hence that makes them to construct a favorable and sustainable environment within as well as across the home. The chi square analysis also agreed that after becoming a member of Self Help Groups, significant percentage of women having control over their earnings.

16. It is prominence that the group participation of women enormously contributed not only for their family betterment but also for the economic development of the nation. The chi square analysis also acknowledged that after becoming the member of Self Help Groups; irrespective of their socio economic condition, they acquired sufficient level of awareness over savings and its avenues such as bank deposits, insurance and credit society etc. through their salary/income.

17. Women socio economic condition have high impact on their savings, it is highlighted that there is significant relationship between the Self Help Group member’s age, education, occupation, income, marital status, size of family & position in group of towards fund saved in SHGs account.

18. Since the region surrounded by the plantation remains undeveloped because of which the members have no source of other employment to improve their life style. The salary is not adequate to run their family, leading poor status and unable to provide rich education to their children. The chi square test also proved that there is no relationship between members income/salary towards income generating activity.

19. Self Help Group is a viable organizational setup to disburse micro credit to the rural women for the purpose of making them entrepreneurs and encouraging them to enter into entrepreneurial activities. But still the success of any strategy towards women entrepreneurship depends upon many aspects such as level of education, income, caste, Social custom, Family size and environment. Chi square analysis also strongly acknowledged that there is association between the socio economic conditions and the type of activity involved for income generation as well as the reason for not involved in it.

20. It is found that sizable respondents are working in the tea estate and they are earning low after engaging in eight hours hard work. It is well known fact that low level income affects their consumption level, standard of living and saving capacity. The chi square test also highlights that there is association between the age, education, occupation, income, marital status, family size, & position in the group of Self Help Group members towards loan received and the Purpose of using the loan amount.

21. Friedman's test shows that, members being associated with Self Help Groups are getting sufficient amount of loan (4.47 ± 0.50) with the highest mean rank of 3.37 and their repayment capacity also has been improved (4.53 ± 0.63) with the mean rank of 3.04. But it did not made any large difference on their Standard of living in Valparai.

22. Political participation tends to be higher among better educated, members of higher occupational and income groups, middle aged, dominant ethnic and religious groups, people with political family background, settled residents, urban dwellers and members of voluntary associations. The chi square analysis also evident that there is association between age, income, size of family & Position in group of Self Help Group members towards willingness to contest as representative of the Panchayat Raj.

23. Women's participation in politics is closely related to their marriage, family and employment. An important obstacle for their full participation in politics is the social attitudes that give importance to the domesticity of women. The chi square analysis also proved that there is significant association between socio economic profile such as age, education, occupation, income, marital status, size of family & position in group towards not member in Panchayat Raj.

24. Friedman's test emphasis that Self Help Group members who have enough awareness about women have equal freedom in politics (3.91 ± 1.20) which is 78.15 % and the rank is 7.01and also they are very eager to

know the day to day happening of politics (3.75 ± 1.10) which is 75.05 % and the mean rank is 6.54. It may due to their effective group participation. But the miserable fact is that they won't like to allow their own daughters to involve in politics (2.23 ± 1.45) which is 44.50 % and the mean rank of 3.45. Thus in the study area still an attitudinal changes is needed especially in political aspects.

25. Women should be encouraged to bring their vision and leadership, knowledge and skills, views and aspirations into the development agendas for the grass-roots to international levels. After joining in Self Help Group there is significant increase have been found in giving opinion regarding the household decisions. The chi square analysis also reveals that there is association between giving opinion freely to husband /parents when a decision needs to be made regarding the household before and after joining in Self Help Groups.

26. Empowering women is to increase their control over the decisions that affect their lives both within and outside the household. After joining Self Help Group 77.80 % of the member's have participated in decision making process at family. The chi-square analysis also shows that there is association between the participation in decision making process at family before and after joining SHGs.

27. Empowerment of women is mainly related to their autonomy in decision making with regard to rising and distribution of resources, i.e.,

income, investment and expenditure at all levels. Though Self-Help Groups are formed as a means of socio-economic empowerment of rural women, their active participation have made the rural women as the most powerful decision makers of their families. Through the chi square analysis it is found that significant positive changes has been observed in women become decision making authority over domestic expenditures only after joining in Self Help Group than before in the study area

28. Women's participation in Self Help Groups provides them the opportunities to be actively involved in the decision-making process at community level. After joining in Self Help Group 21.73 % of the members have regularly participating in community & village level decision making process. The chi-square analysis also shows that there is association between the women participation in decision making process related to community/social/village issues before & after joining Self Help Groups.

29. Decision-making capacity of a woman on household & society is the principal components of women empowerment. Self Help Group is an approach through which women gets ample opportunities to develop confidence, knowledge, skills, status and therefore women brings overall changes in the decision making capacity. The chi square analysis also acknowledged that after the association with Self Help Groups, there is

noteworthy improvement in overall status of women in household & society related decision making power than before in the study area.

30. Chi square analysis emphasis that there is association between the socio economic profile such as age, education, occupation, income, marital status, size of family & Position in the group of Self Help Group members and reasons for dropout/not in education.

31. It is inferred that there is a significant level of awareness has been propagated among the members about courses can be studied through distance education after joining in Self Help Group than earlier. The chi square analysis also proved that there is association between the awareness about distance education before and after joining Self Help Group

32. After becoming the member of Self Help Groups 21.09 % of members have taken effort to join in distance education whereas before joining SHG it was only 12.46 %. Further it is clarified through the chi square analysis that there is a significant association between effort were put forth by the members to continue their education through distance education before and after joining in Self Help Groups.

33. Education enables women not only to gain more knowledge about the outside world and home but helps her to get status, positive self esteem, self confidence, necessary courage and inner strength to face challenges in life. The chi square analysis revealed that there is association between

socio economic factors of Self Help Group member's, such as age, education, income, size of family & position in group towards their opinion about Importance of education for women.

34. Illiteracy among women is the root cause of domestic violence against them and the mother of all other evils, responsible for women plight and exploitation. An educated mother is better equipped to help her children in terms of health, study, awareness etc. the chi square test also proved that there is association between the socio economic profile of Self Help Group members such as age, education, occupation, income, marital status, size of family and position in group and the reason for the importance of women education.

35. Friedman's test highlight that women's who belongs to the Self Help Groups are having strong reasons about education for women is important. By the injection of group level participation, women become more aware about education for women through which they can bring Self confident (mean score 4.72 ± 0.59 which is 94.38 %) and Ability to prevent violence (mean score 4.68 ± 0.60 which is 93.55 %).

36. Self-Help Group is a platform where women community can build their capacity. Its aims include enabling members with no educational or industrial or entrepreneurial background to become self-dependent and self-reliant. women in the study area are more prominent to be the part in

Self Help Group and also the SHGs have recognized as mechanism to resolve their personal and community related problems.

37. It is revealed from chi square test that there is association between socio economic profile of the Self Help Group members such as age, education, occupation, income, marital status, size of family & position in group and obstacles to run Self Help Group successfully. Further it is noted that obstacles such as improper cooperation of members, lack of bank and community support are the main reasons to run the Self Help Group successfully.

38. Though women's decision making at group level are considerable but still there is a catastrophe for women taking part in the decision at group level because of their family obligation, not interested and their bad experience at group level. The chi square test also witnessed that there is association between the socio economic profile of the Self Help Group members such as age, education, occupation, income, marital status, size of family & position in the group and obstacles that prevent from taking part in decision making process at group level.

39. It is confirmed that Self Help Groups have been much concentrated over the members children education and their earnings (preferably loan). Further it is revealed that problems related to Sexual harassment were not resolved many a time by Self Help Group it could be due to many women

were not opened up their voice about their verbal and physical harassments at group level.

40. It is found that members in the age group of 31-35 years have high (21.69) impact on social empowerment whereas the members of age group between 36-40 years significantly differ on their political empowerment with the mean score of 34.82, also the age group of 36-40 years have shown high (43.73) effect on educational empowerment and the age group of 20-25 years with the mean score of 44.16 are differed on Decision making power than other age groups. Analysis of variance also shows that there is significant difference between the mean scores regarding member's social, Political, Education Empowerment & Decision making power among different age group in the Self Help Group.

41. Further comparing the mean scores of different educational level, the members who were graduate have high (22.09) impact on their social empowerment , the members who completed higher secondary education have shown different effect on Economic empowerment with the mean score of 23.77, also members who have finished only primary education have high (33.15) impact on political empowerment, members who finished higher secondary education have significant impact on educational empowerment with the mean score of 45.33 and members who were illiterate have high(40.74) impact on Decision making power

than others in the study area. Analysis of variance also highlight that there is significant difference between the mean scores regarding Social, Economic, Political, Educational empowerment & Decision making power among different educational level of Self Help Group members

42. Comparing the mean scores of different occupational categories of Self Help Group members in the study area, the members who are working as private employees were hold high impact on their Social, Economic & Educational empowerment with the mean scores of 23.21, 24.26 and 46.00 respectively, also the members who are working in tea estate have significant effect (32.78) on political empowerment and members who are working as professionals have shown significant impact (48.31) on their Decision making power than others. Analysis of variance also indicate that there is significant difference between the mean scores regarding member's Social, Economic, Political, Educational empowerment & Decision making power among different occupations in the Self Help Group

43. It is inferred that the members who are earning between Rs 5000-7500 having significant impact over their Social & Educational empowerment with the mean scores of 22.45 and 47.09 respectively. Also the members who are earning above Rs 7500 have high (24.64) impact on economic empowerment and members who are earning between 2500 – 5000 having significant impact over political empowerment than other income

category members with the mean score of 33.58. Analysis of variance also indicate that there is significant difference between the mean scores regarding member's Social, Economic, Political and Educational empowerment among different income category in the Self Help Group.

44. Further comparing the mean scores of different marital status of Self Help Group members in the study area, the unmarried women have significant effect on social and educational empowerment with the highest mean scores of 23.30 and 46.90 respectively. And also the divorced members have high impact on their Decision making power than others with the mean score of 41.58. Analysis of variance also shows that there is significant difference between the mean scores regarding Members Social, Educational empowerment & Decision making power among different marital status in the Self Help Group.

45. Further comparing the mean scores of different family size of Self Help Group members in the study area, the social empowerment is significantly high (21.83) when the family size is 5 & above, also when members family size is four their Political & Educational empowerment have high impact with the mean scores of 34.93 and 43.47 respectvely.and members have significant impact (48.88) on decision making power when their family size is one. Analysis of variance also proved that there is significant difference between the mean scores regarding Social, Political,

Educational empowerment & Decision making power among the different family size of Self Help Groups members.

46. Further comparing the mean scores of different position of Self Help Group members. The members who are holding the position of representative-I have high (33.66) impact on their political empowerment and it is noted that members have significantly impact on decision making power than other positions in a group with the mean score of 39.23. Analysis of variance also proved that there is significant difference between the mean scores regarding Political empowerment and Decision making power among the different position of Self Help Groups members.

47. Structural Equation Model professed that the calculated p value is 0.138 which is greater than 0.05 which indicates perfectly fit. Here GFI (goodness of fit index) value and AGFI (Adjusted goodness of fit index) value is greater than 0.9 which represent it is a good fit. The calculated CFI (Comparative fit index) value is 0.972 which means that it is perfectly fit and also it is found that RMR (Root mean square residuals) value is 0.034 and RMSEA (Root mean square error of approximation) value is 0.061 which is less than 0.10 which indicated it is perfectly fit hence the null hypothesis is rejected. Hence it is concluded that the hypothesized model have good fit. Further it shows that the exogenous variables such as social, economic, political and educational

empowerment were the dimensions of the overall women empowerment which is linking the two independent variables viz.. Members decision making power and problems solved by Self Help Groups. And it shows that there is a positive interrelationship between the exogenous variables.

48. Also the Structural Equation Model emphasis that all the four exogenous variables are positively influencing the Self Help Group members decision making power. It also clearly evident that the co-efficient of social, economic, political and educational empowerment represents the positive and partial effect over decision making power among the women Self Help Group members and holding each other exogenous variables as constant. Further it is highlighted that out of four exogenous variables, social and economic empowerment variables are highly influential on the decision making power of Self Help Group members. Also it shows that there is an extreme positive interrelationship found between decision making power of women Self Help Group members and their problems solved by Self Help Groups in the study area.

**5.2 SUGGESTIONS**

1. A blend of young blood will give "new ideas and thoughts". Hence SHGs should bring young women to participate as members. To materialize this, local bodies like panchyaths, social welfare departments at state level and also the central government's various departments in concern should

devise policies and schemes to initiate this campaign to reach well among the young women.

2. In order to facilitate women social participation in hill station, developmental agencies should educate the family members by using different Media and also create awareness about advantages of women participation in social organization. Formal and in-formal leadership should help to encourage the women of lower strata to participate in social organization.

3. The NGOs and lead banks should make SHG members to understand that Credit alone is not the purpose of this scheme. But to bring “transformation” in the society through group participation, involving in income generating activity and strengthening infrastructure.

4. It is observed that there are no common objectives among the SHGs in hill station. Hence the educational institutions, Banks and NGOs should take the lead role to formulate “common objectives” and welfare of women. This will facilitate a common platform for them to air their voice, increase their participation and contribute their portion to the development of Valparai.

5. SHG should give equal chance to all members to take part in “leadership position”; which makes them to realize their leadership qualities and enhance skills. In order to realize the sense of equality among the group, training councils could be formed comprising of professional trainers and

counselors under the guidance of NGOs and various governmental departments.

6. At present there is no platform to have inter group discussion for the animators and it must be made mandatory to hold such kind of meetings at least once in a month and report the progress made by the groups to the concerned authorities. Such a review by all the groups would help the groups in promoting mutual understanding and in learning about the achievements of the other groups which also ensures better monitoring of the group’s activity.

7. There is a need of occasional “joint meetings” across SHG members. The NGOs should spearhead this process by playing a coordinating and facilitating role. Joint meetings across SHGs will present members new ways of doing things and also reduce boredom and monotony that often characterize their meetings .This should be done in the short run for members to be exposed to other possibilities and also build their confidence and awareness levels. It would also sustain the interest of the members of the groups and increase their strength both mentally and financially since the new members will be attracted whilst members are being encouraged and motivated to honour their contributions.

8. It is also seen that most of the SHGs women do the economic activities (Public Distribution System) individually under the group name. quite often this could result in exploitation of group members by a few

dominant women members. To curve this, members must be induce with a proactive approach to participate and work together in all the group activities.

9. With a view to discuss the common problems of the SHGs and to find out viable solutions, all the groups should meet under one umbrella, for which there is a need to form a “Federation of SHGs” at Valparai. Such a Federation can work as a coordinating organization with all stakeholders.

10. Lack of co-operation among the members is the main obstacle to run SHGs lucratively in the study area. Hence, the NGOs and animators should create and develop the “team spirit and cohesiveness” among the members of the SHGs by providing adequate awareness, up to date information and stress the importance of co-operation in their joint efforts for developing the SHGs.

11. Since most of members belong to scheduled caste in SHGs, also they don’t have any alternative employment opportunity over there, the state government should design unique schemes like scholarship for member’s children’s education, subsidies to such members. Moreover it motivates their family members to allow women to involve in it.

12. To bring changes over the involvement and performance of members at grass route level in hill stations. The lead banks should consider the members performance at group level as the criteria for sanctioning loan to starting ventures.

13. Since there are no much problems about member's loan repayment, the banks should offer high amount of loan to members. Further if the group is not involved in income generating activity, they should be instructed to invest at least 30-40 % of their loan amount in profitable way. Also it should be properly reviewed by banks frequently.

14. Offering loan to SHGs is alone not the task of banks, since most of the women are having basic education, the lead banks should utilize this opportunity by inspiring, encouraging, motivating and coordinating members to become entrepreneurs.

15. The role of state government is very crucial in giving proper shape and structure to the Self Help Groups in valparai. Recognizing the potential of the scheme, the government can divert a part of its spending to promote tourism and micro business through SHGs by giving subsidies to the groups.

16. Active intervention by district administration, professional bodies and voluntary organizations is precondition for the successful conception of Self Help Groups, in terms of skill training for designing products and its marketability.

17. In addition, the government can setup the "women cooperative societies" in hill stations and that should be administered exclusively by women. Also authorities should properly recognize and reward to the groups that perform well.

18. Frequent Meetings, Seminars, workshops and motivational talk should be organized by authorities, where the members can get a chance to exchange their views, to realize their potentiality and be able to develop their decision making power.

19. SHG members should be advised to prepare annual plan and budget at group level with the support of lead banks and NGOs; moreover it should be properly verified through “social audit”. It makes them to understand their role in forthcoming events.

20. In order to propagate the awareness of “social audit” among the members of the group, the authorities should strengthen the training part of SHG ought to preferably with the help of some local NGOs, or even with the help of the NSS units of the local college in support of some dedicated faculty members during week end or vacation periods.

21. Attitude is a small thing, which makes big difference. Hence in order to bring the positive attitude among women about politics. The government and private agencies should make awareness and encourage them to get involved in politics. Also there is a need of an attitude among women to allow their daughters in politics. Further the SHGs leaders and members should motivate each others to represent in politics at panchyath level.

22. There is a high rate of migration of people from hill station to plain areas, due to heavy work, low wages, poor economic condition, lack of

education opportunity,unfavorable environment for their children's education, poor infrastructure, transport and wild animal threats. the state government therefore should devise more social development plans in all these aspects at valparai.

23. Though there are many studies about women empowerment and Self Help Groups in the district, none of the researchers made a study on the same in Valparai. It is due to time, cost and difficult to organize women under single roof in hill areas. Hence the district authorities should encourage universities, NGOs and private agencies to conduct frequent research , through which the authorities can realize the real problems of women in Valparai.

24. Wrong information leads failure of efforts. Lack of proper information from district authorities is observed during the study period. In order to encourage researchers and volunteers, the district authorities should maintain the "data bank" for SHGs and ensure that it must be updated from time to time.

## 5.3 CONCLUSION

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as co-partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Self Help Groups have proven to be a key avenue from which

women can be empowered. The study revealed that SHGs empower members by awakening self assertiveness and confidence among women community, nurturing saving habit, participate in decision making at home and in their communities, gives them the ability to resist social evils and gives proper status and respect in their society also zeal to know political news. On the other hand, Self Help Groups did not make any big difference on their standard of living. Because the members mainly using this scheme for availing credit, and they are not using the loan amount in a proper way, as they didn’t get any awareness related to income generating activities.

The study would conclude that empowerment is not just the process of making women to be happy at the same level, but to bring escalation in all aspects from traditional stage into contemporary stage. Therefore Government and NGOs along with the support of district authorities, lead banks and educational institutions can implement the strategies which are brought out from this study to ensure the new horizon of empowerment of women in all aspects at next level.

## 5.4 FUTURE LINE OF STUDY

1. The study was conducted only hill station in Coimbatore district of Tamil Nadu, thus it is necessary to have studies in hill stations at state level.

2. Impact of women empowerment between income generating SHG member and income generating non SHG women in hill stations can be conducted.

3. Impact of women empowerment between SHG member and non SHG women can be conducted in hill stations.

4. Comparative study on empowerment of women in hill stations and plain areas can be conducted in the district.

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# APPENDICES - I

# QUESTIONNAIRE

## A STUDY ON IMPACT OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN HILL STATIONS WITH REFERENCE TO VALPARAI TALUK, COIMBATORE DISTRICT

Name:

1. Age

| | |
|---|---|
| 20 – 25 years | 36 – 40 years |
| 26 – 30 years | Above 40 years |
| 31 – 35 years | |

2. Education level:

| | |
|---|---|
| Illiterate | Higher secondary education |
| Primary education | College education |
| Secondary education | |

3.Occupation:

| | |
|---|---|
| Tea estate worker | Own business |
| Private Employee | Professional job |

4. Income (Per month):

| | |
|---|---|
| Below 2500 | 7500 – 10000 |
| 2500 – 5000 | Above 10000 |
| 5000 – 7500 | |

5. Marital status:

| | |
|---|---|
| Single | Divorced |
| Married | Widow |

6. No of members in the family

| | |
|---|---|
| 1 | 4 |
| 2 | 5 and above |
| 3 | |

7. Religion:

| | |
|---|---|
| Hindu | Christian |
| Muslim | Other |

8. Community:

| | |
|---|---|
| ST | SC |
| BC | OC |
| MBC | |

Name of the SHG of which you are a member:

9. Total No of member in your SHG:

10. What is your position in your group?

| | |
|---|---|
| Animator | Representative –II |
| Representative –I | Member |

11. How long you have been a member in SHG

| | |
|---|---|
| Below 1 Years | 3-4 years |
| 1-2 Years | Above 4 years |
| 2-3 years | |

12. How did you know about SHG scheme?

| | |
|---|---|
| Through friends | Relatives |
| Neighbors | Media |
| Husband | |

13. State the period of conducting group meeting?

| | |
|---|---|
| Weekly | Monthly |
| Fortnightly | Occasionally |

14. What could be the main issues that mostly discussed in the meeting?

| | |
|---|---|
| Loan issue | Member's family problems |
| Social issue | Others Specify ---------------- |
| Political issue | |

15. Is your SHG linked with any business activity?

| | |
|---|---|
| Yes | No |

a. <u>If yes what kind of business</u>

| | |
|---|---|
| Public distribution system | Food & beverage |
| Sericulture | Others specify ---------------- |
| Horticulture | |

b. <u>If No why?</u>

Lack of members coordination

Lack of business knowledge

Lack of investment

No interest

Other (If Specify)……

16. What way the SHG helping you

Poverty reduction

To run own business

Social interaction

Resolve family problems

Others Specify

17. Key reasons behind to join in SHG

| S.No | Factors | SA | A | N | DA | SDA |
|---|---|---|---|---|---|---|
| 1 | Saving | | | | | |
| 2 | Getting loan | | | | | |
| 3 | Self Employment | | | | | |
| 4 | Social involvement | | | | | |
| 5 | Self development | | | | | |
| 6 | Control over my resources | | | | | |
| 7 | Able to voice my ideas, concerns effectively | | | | | |
| 8 | Able to represent on issues to leaders,punchayat etc | | | | | |
| 9 | To get more identity & betterment of children education | | | | | |
| 10 | Social & Economic Bonds Get Strengthened | | | | | |

***SOCIAL EMPOWERMENT***

***18.*** Since you are the member of SHG do you feel any social responsibility?

Yes

No

19. Having joined in the SHG what's your status in the society

Improved

Deteriorated

No change

20. Have you ever been participated any awareness programme against the following social issues?

Alcoholism

Child labour

Education

Child marriage

Sexual harassment

21. Generally how do you contribute yourself against the social evils?

Make complaint in the police station　　Cultural programme

Discussion with members in SHG　　Others

22. How do you know the current social issues?

Television　　Through interaction

News paper/magazine　　Others

Radio

23. Key impact over society:

| S.No | Impact | SA | A | N | DA | SDA |
|---|---|---|---|---|---|---|
| 1 | Recognition In community | | | | | |
| 2 | Voicing my concern | | | | | |
| 3 | Effective participation in development programme | | | | | |
| 4 | I never face discrimination in my family & society | | | | | |
| 5 | I feel freedom & respect in Work,Society & Home | | | | | |

***ECONOMIC EMPOWERMENT:***

24. To whom do you handover your main salary/income?

| | | | | |
|---|---|---|---|---|
| Before SHG | Husband | Myself | Parent-in-law | Parent's |
| After SHG | Husband | Myself | Parent-in-law | Parent's |

25. Do you save any amounts from your salary/income?

| | | |
|---|---|---|
| Before SHG | Yes | No |
| After SHG | Yes | No |

If yes in what way you are saving that amount (after SHG member)

Keep it in hand　　Insurance　　Others

Bank deposit　　Credit society　　Specify…

26. How much fund do you saved in your SHG account

Below 5000　　10000-15000　　Above 20000

5000 – 10000　　15000 – 20000

27. Do you personally involved in any income generating activity? (Other than SHG business activity)

Yes No

a) If yes mention the type of activity…………………………………..

b) If No: why?

Lack of family support  Lack of investment  Other (If Specify)…

Fear to take risk  No interest

28. How much of amount did you get as loan recently?

Below 10000  15000-20000  Above 25000

10000-15000  20000 – 25000

29. For what purpose you are using this loan

O Business Start/Development  O Children Education  0 Investment

OTo pay old-debts  O Others Specif

30. Kindly answer the following questions

**(SA=Strongly Agree, A=Agree, N=Neutral, DA=Disagree, SDA= Strongly Disagree)**

| S.No | Particulars | SA | A | N | DA | SDA |
|---|---|---|---|---|---|---|
| 1 | I am getting sufficient amount of loan | | | | | |
| 2 | My financial administration increased | | | | | |
| 3 | My repayment capacity increased | | | | | |
| 4 | My overall economic status have been improved | | | | | |
| 5 | My family overall standard of living has been improved | | | | | |

***POLITICAL EMPOWERMENT:***

31. Do you cast your votes in all elections independently?

Yes No

32. Are the women participating in political activities?

Yes No

33. Are you aware that you can contest in the election as a representative of the panchayat raj system?

Yes No

34. Is there any woman in your SHG got elected out of 33% women quota?

Yes No

35. Would you like to be elected as a representative of the panchyat raj system?

Yes No

36. Have you ever tried to be elected as representative of the panchyat raj system?

Yes No

37. Have you ever contest in any panchayat raj system?

Yes No

a)If yes are you a member of any one of the following?

Panchayat board president Ward councilor

Chairman Ward member

b)If no why?

Lack of knowledge in politics Not interested Fear

Lack of family support Other Specify …….

38. How do you come to know political related issues?

Television By interact with others

Radio All the above

News paper

39. State your opinion towards the following statements:

| S.No | Statements | SA | A | N | DA | SDA |
|---|---|---|---|---|---|---|
| 1 | Since the member of SHG, my level of involvement in the political process is more | | | | | |
| 2 | Women have equal freedom to participate in politics | | | | | |
| 3 | I have interested to know day to day happenings about politics | | | | | |
| 4 | I aware about the constitutional provisions & special laws relating to women | | | | | |
| 5 | I used to discuss my views about current politics with co-members/family members | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 6 | Knowledge about 33 % reservation for women | | | | | |
| 7 | I would like to involve my daughter in politics | | | | | |
| 8 | I used to represent my community problems to political parties | | | | | |
| 9 | I used to participated the rally organized by trade unions/political representative to address the community / social problems | | | | | |
| 10 | I know all the schemes provided by the state government | | | | | |

***DECISION MAKING POWER:***

40. Have you ever participated in decision making process in family?

| | | | | |
|---|---|---|---|---|
| Before SHG | Always | Usually | Occasionally | Never |
| After SHG | Always | Usually | Occasionally | Never |

41. Can you give your opinion freely to your husband /Parents when a decision needs to be made regarding the household?

| | | | | |
|---|---|---|---|---|
| Before SHG | Always | Usually | Occasionally | Never |
| After SHG | Always | Usually | Occasionally | Never |

42. Who decides what & how much the domestic expenditures (like food, vessels, clothes etc..)

| | | | | |
|---|---|---|---|---|
| Before SHG | Myself | husband | Both equally | Husband family |
| After SHG | Myself | husband | Both equally | Husband family |

43. Have you ever participated in decision making related to Community/Social/Village issues

| | | | | |
|---|---|---|---|---|
| Before SHG | Always | Usually | Occasionally | Never |
| After SHG | Always | Usually | Occasionally | Never |

44. Has your overall status in decision making changed in your household & society?

| | | | |
|---|---|---|---|
| Before SHG | Improved | Deteriorated | Same |
| After SHG | Improved | Deteriorated | Same |

45. Kindly give the opinion towards the following statements (1=I decide, 2= I consult & decide, 3=we discuss & decide together, 4=I am consulted, 5= I am not consulted)

| S..No | Decisions | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 1 | Maintenance of family income | | | | | |
| 2 | Control over my personal earnings | | | | | |
| 3 | Purchase of furniture/consumer durables | | | | | |
| 4 | Bank account/borrowings | | | | | |
| 5 | Amount of savings | | | | | |
| 6 | Family celebrations | | | | | |
| 7 | Voting Decision | | | | | |
| 8 | Children's marriage | | | | | |
| 9 | Family outings | | | | | |
| 10 | Helping/supporting natal home | | | | | |

***EDUCATION EMPOWERMENT:***

46. Why did you dropout/not continued your education

Financial constraints

Lack of parental support

Not interested

Others (If Specify)…

Early marriage

47. Do you know there are so many courses can be studied through distance education?

| | | |
|---|---|---|
| Before SHG | Yes | No |
| After SHG | Yes | No |

48. Have you ever taken effort to join in these courses?

| | | |
|---|---|---|
| Before SHG | Yes | No |
| After SHG | Yes | No |

49. What about your children education (Studying / Completed)

| S.No | Studying/completed | Male | Female |
|---|---|---|---|
| 1 | Primary Education | | |
| 2 | Secondary Education | | |
| 3 | Under Graduation | | |
| 4 | Post Graduation | | |
| 5 | Others (if specify)………….. | | |

50. Is education important for women?

Yes No

a)If yes why?

To protect her selves

Financial independency

Social transformation

Breaking social, religious and cultural barriers

Others (Specify)...................

51. Key impacts of education in women empowerment

| S.No | Achieve | SA | A | N | DA | SDA |
|---|---|---|---|---|---|---|
| 1 | Ability to prevent violence | | | | | |
| 2 | To develop self-confidence | | | | | |
| 3 | To have knowledge about their rights and exercising it when necessary | | | | | |
| 4 | To have the caliber to make their own decisions | | | | | |
| 5 | To make participation in society more effectively | | | | | |
| 6 | To control over reproductive functions and family size | | | | | |
| 7 | Involvement in the development and application of technology | | | | | |
| 8 | To bring social transformation | | | | | |
| 9 | Participating in the economy building of the nation | | | | | |
| 10 | Flexible to face& manage any kind of situation | | | | | |

***WOMEN PROBLEM:***

52. Have you ever been felt bad to be a member of SHG?

Yes No

If yes why........................................

53. Since you the member of SHG have you ever face problem in your family

Yes No

54. Since you the member of SHG have you ever face problem in the community

Yes No

55. What are the main obstacles that you are facing to run SHG successfully?

Improper cooperation of members

Lack of family support

Lack of community support

Lack of bank support

Other……………….

56. What are the main obstacles that prevent you from taking part in decision making process?

Family obligation

No interest in participation

Past bad experience

No obstacles

Others………

57. Have you ever address your personal / community problem in the SHG

Yes

No

a) If yes, do you agree that the SHG solved your problems?

Yes

No

b) If yes which of the following problems are solved by SHG?

| S.No | Problems | SA | A | N | DA | SDA |
|---|---|---|---|---|---|---|
| 1 | Un employment problem | | | | | |
| 2 | Making earnings | | | | | |
| 3 | Meeting personal expenses | | | | | |
| 4 | Inferiority complex | | | | | |
| 5 | Ever dependent | | | | | |
| 6 | Education for children | | | | | |
| 7 | Indecisiveness in family matters | | | | | |
| 8 | Children's marriage | | | | | |
| 9 | Community facilities | | | | | |
| 10 | Sexual harassment | | | | | |

----------------------------END ----------------------------

# APPENDICES – II

## VALPARAI TALUK MAP

## APPENDICES - III

## LIST OF SELF HELP GROUPS IN VALPARAI TALUK, COIMBATORE DISTRICT OF TAMIL NADU STATE

| S.No | Name of the Self Help Group | NGO | No of Members | Estate/Place Name |
|---|---|---|---|---|
| 1 | Bharathi | GSHEC | 16 | Gejamudi |
| 2 | Vin Oli | GSHEC | 13 | |
| 3 | Vivekam | GSHEC | 15 | |
| 4 | Vaan Oli | GSHEC | 14 | |
| 5 | gokulam | GSHEC | 14 | |
| 6 | Gejalakshmi | GSHEC | 17 | |
| 7 | Makarajothi | GSHEC | 13 | |
| 8 | Annaitherasa | GSHEC | 15 | |
| 9 | Gangai | GSHEC | 12 | |
| 10 | Kurunji | RFMC | 14 | |
| 11 | Vairum | CMSSS | 14 | |
| 12 | Uravugal | GSHEC | 13 | Annai Mudi |
| 13 | Thilagam | RFMC | 13 | |
| 14 | Vanna mayil | GSHEC | 12 | |
| 15 | Samanthi | GSHEC | 12 | Thonimudi |
| 16 | Uthaya Nila | RFMC | 12 | |
| 17 | Mulumathi | RFMC | 12 | |
| 18 | Pirai Nila | RFMC | 14 | |
| 19 | Mulu Nila | RFMC | 15 | |
| 20 | Isai Tamil | RFMC | 14 | |
| 21 | Edayam | GSHEC | 13 | |
| 22 | Thendral | GSHEC | 15 | Pannimedu |
| 23 | Iyarkkai | GSHEC | 15 | |
| 24 | Kalaimamani | RFMC | 14 | |
| 25 | Abdulkalam | RFMC | 13 | |
| 26 | Velli Nila | RFMC | 14 | |
| 27 | Parkavi | RFMC | 14 | |
| 28 | Akkini Mariamman | RFMC | 12 | |

| | | | | |
|---|---|---|---|---|
| 29 | Athiparasakthi | RFMC | 12 | |
| 30 | Gangai Nathi | RFMC | 12 | |
| 31 | Samanthy | RFMC | 12 | |
| 32 | Sinthubairavi | RFMC | 15 | |
| 33 | Thangam | GSHEC | 15 | |
| 34 | Jeevajothi | GSHEC | 12 | |
| 35 | Vasanthamalar | GSHEC | 13 | Muthumudi |
| 36 | Mathalam | GSHEC | 12 | |
| 37 | Malligai | CMSSS | 15 | |
| 38 | Sindhu Nathi | CMSSS | 14 | |
| 39 | Vazhai Poo | CMSSS | 14 | |
| 40 | Gangai Nathi | CMSSS | 14 | |
| 41 | Yamuna Nathi | CMSSS | 13 | |
| 42 | Annai Indra | GSHEC | 12 | |
| 43 | Pavilakodi | GSHEC | 13 | |
| 44 | Vijayalakshmi | GSHEC | 12 | Sholayar Dam |
| 45 | Vennila | GSHEC | 15 | |
| 46 | Sumangali | GSHEC | 13 | |
| 47 | Mullai | CMSSS | 12 | |
| 48 | Imayam | CMSSS | 14 | |
| 49 | Kurunjimalar | GSHEC | 14 | |
| 50 | Bharatham | GSHEC | 16 | |
| 51 | Sangamam | GSHEC | 15 | |
| 52 | Manimalar | GSHEC | 12 | |
| 53 | Thiru Kamaraj | GSHEC | 13 | |
| 54 | Samparuthy | RFMC | 14 | |
| 55 | Sri Lakshmi | RFMC | 15 | |
| 56 | Friends | RFMC | 16 | |
| 57 | Pavilam | RFMC | 15 | |
| 58 | Puthumalar | RFMC | 15 | |
| 59 | Mothertherasa | RFMC | 15 | |
| 60 | Suryagandhi | RFMC | 14 | |
| 61 | Malarum | RFMC | 14 | |
| 62 | Siva Sakthi | RFMC | 14 | |

| | | | | |
|---|---|---|---|---|
| 63 | Sakthi | RFMC | 13 | |
| 64 | Theepa Jothi | RFMC | 12 | |
| 65 | Manimekalai | RFMC | 12 | |
| 66 | Sri Jayam | RFMC | 13 | |
| 67 | Punitham | GSHEC | 13 | |
| 68 | Mahalakshmi | GSHEC | 13 | Rayan Division |
| 69 | Mahalakshmi | GSHEC | 13 | |
| 70 | Mahalakshmi | GSHEC | 13 | |
| 71 | Mahalakshmi | GSHEC | 13 | |
| 72 | Mahalakshmi | GSHEC | 13 | |
| 73 | Annai | GSHEC | 12 | Pathmpadi |
| 74 | Adhi Parasakthi | GSHEC | 11 | |
| 75 | Vasantham | GSHEC | 13 | |
| 76 | Merymatha | GSHEC | 13 | |
| 77 | Nanayam | RFMC | 13 | Nallamudi |
| 78 | Nambikai | GSHEC | 12 | |
| 79 | Annaimery | GSHEC | 15 | |
| 80 | Amirtham | RFMC | 16 | |
| 81 | Inainda Kodaikal | GSHEC | 12 | |
| 82 | Parasakthi | GSHEC | 13 | |
| 83 | Elaiyanila | GSHEC | 13 | |
| 84 | Sreemuthumariyamman | GSHEC | 12 | |
| 85 | Adhistalakshmi | GSHEC | 13 | |
| 86 | Lakshmi | GSHEC | 12 | |
| 87 | Amman | GSHEC | 12 | |
| 88 | Ennaitha Kaikal | GSHEC | 13 | |
| 89 | Ennaitha Kudikal | GSHEC | 12 | |
| 90 | Annaitherasa | GSHEC | 14 | Sirukundra |
| 91 | Kurunji | CMSSS | 14 | |
| 92 | Esther | RFMC | 15 | |
| 93 | Samathanam | RFMC | 15 | |
| 94 | Archana | RFMC | 15 | |
| 95 | Senthamarai | RFMC | 16 | |
| 96 | Sri Vinayaga | RFMC | 15 | |

| | | | | |
|---|---|---|---|---|
| 97 | Puthiya Nila | RFMC | 16 | |
| 98 | Senpaga Poo | CMSSS | 14 | |
| 99 | Annaiindra | GSHEC | 12 | Vagamalai |
| 100 | Ennaithakodikal | GSHEC | 15 | |
| 101 | Udayanilla | GSHEC | 15 | |
| 102 | Udaiyanila | GSHEC | 15 | |
| 103 | Pooncholai | GSHEC | 16 | |
| 104 | Elaiyanila | GSHEC | 14 | |
| 105 | Jasmin | GSHEC | 15 | |
| 106 | Udaiyanila | GSHEC | 15 | Highforest |
| 107 | Annaitherasa | GSHEC | 14 | |
| 108 | Elaya nila | GSHEC | 15 | |
| 109 | Poocholai | GSHEC | 14 | |
| 110 | Ambigai | RFMC | 15 | |
| 111 | Vaanam | RFMC | 15 | |
| 112 | Oli vilakku | GSHEC | 15 | |
| 113 | Thiyagasudar | GSHEC | 15 | |
| 114 | Mullai | GSHEC | 13 | Thaimudi |
| 115 | Venpura | GSHEC | 13 | |
| 116 | Lakshmi bai | RFMC | 14 | |
| 117 | Kejalakshmi | RFMC | 14 | |
| 118 | Mangalam | RFMC | 14 | |
| 119 | Vaigai | RFMC | 15 | |
| 120 | Poongavanam | RFMC | 13 | |
| 121 | Thendral | RFMC | 12 | |
| 122 | Anandham | RFMC | 13 | |
| 123 | Mullai | RFMC | 14 | |
| 124 | Manipura | GSHEC | 13 | |
| 125 | Manikuyil | GSHEC | 12 | |
| 126 | Poonthalir | GSHEC | 15 | |
| 127 | Elamthendral | GSHEC | 14 | |
| 128 | Ulagam | GSHEC | 15 | |
| 129 | Mani Ossai | GSHEC | 13 | |
| 130 | Sriganapathy | GSHEC | 12 | |

| | | | | |
|---|---|---|---|---|
| 131 | Kannaki | GSHEC | 12 | |
| 132 | Anbu | GSHEC | 12 | |
| 133 | Gangai | GSHEC | 13 | |
| 134 | Vaigai | GSHEC | 12 | |
| 135 | Lakshmi | GSHEC | 14 | |
| 136 | Nachathiram | GSHEC | 14 | |
| 137 | Jasmine | GSHEC | 13 | Pachamalai |
| 138 | Puthumaipen | GSHEC | 16 | |
| 139 | Senthamil | GSHEC | 13 | |
| 140 | Nethaji | GSHEC | 14 | |
| 141 | Karunya | GSHEC | 15 | |
| 142 | Thazhampoo | GSHEC | 15 | |
| 143 | Kaveri | GSHEC | 15 | Vellamalai |
| 144 | Yamuna | RFMC | 14 | |
| 145 | Kavikuyil | GSHEC | 13 | |
| 146 | Annaitherasa | GSHEC | 15 | Kanjamalai |
| 147 | Malligai mottu | GSHEC | 15 | |
| 148 | Thamarai kani | RFMC | 16 | |
| 149 | Alli | GSHEC | 15 | Osimalai |
| 150 | Kadalpura | GSHEC | 12 | |
| 151 | Vaigainadhi | RFMC | 13 | |
| 152 | Fathima | RFMC | 12 | |
| 153 | Velli nila | RFMC | 14 | |
| 154 | Suyambu | GSHEC | 13 | Urilikkal |
| 155 | Mangalam | RFMC | 12 | |
| 156 | Puthu ugam | RFMC | 14 | |
| 157 | Puthumalarchi | RFMC | 14 | |
| 158 | Ganga | RFMC | 14 | |
| 159 | Sruthi pengal | CMSSS | 12 | |
| 160 | Immanuvel | GSHEC | 13 | Stanmore |
| 161 | Esther kirubai | RFMC | 15 | |
| 162 | Kirubai | RFMC | 15 | |
| 163 | Anbukirubai | RFMC | 16 | |
| 164 | Maga nathi | RFMC | 14 | |

| | | | | |
|---|---|---|---|---|
| 165 | Issai thamil | RFMC | 10 | |
| 166 | Jasmine | GSHEC | 14 | |
| 167 | Vanavil | GSHEC | 15 | Villoni |
| 168 | Vanampadi | GSHEC | 14 | |
| 169 | Vasantharagam | GSHEC | 12 | |
| 170 | Uravugal | GSHEC | 12 | |
| 171 | Pasunai | GSHEC | 12 | |
| 172 | Thamaraimalar | GSHEC | 15 | |
| 173 | Vaigai | CMSSS | 13 | |
| 174 | Malligaimalar | GSHEC | 14 | |
| 175 | Mullaimalar | GSHEC | 15 | |
| 176 | Indra gandhi | GSHEC | 12 | |
| 177 | Mahathama gandhi | GSHEC | 10 | |
| 178 | Manimalar | GSHEC | 13 | |
| 179 | Roja | GSHEC | 15 | Senkuthuparai |
| 180 | Malligai | GSHEC | 15 | |
| 181 | Sevanthi | GSHEC | 12 | |
| 182 | Annaitherasa | GSHEC | 15 | |
| 183 | Thangathamarai | GSHEC | 13 | Kurangumudi |
| 184 | Mullai poo | CMSSS | 14 | |
| 185 | Annai Therasa | CMSSS | 16 | |
| 186 | Indra | GSHEC | 14 | Monica |
| 187 | Minnal | GSHEC | 13 | |
| 188 | Udayanilla | GSHEC | 12 | |
| 189 | Morning Star | GSHEC | 12 | |
| 190 | Uthaya Nila | RFMC | 15 | |
| 191 | Maragatham | RFMC | 14 | |
| 192 | Ganthy | RFMC | 14 | |
| 193 | Samanthy Poo | RFMC | 14 | |
| 194 | Sakthi | CMSSS | 12 | |
| 195 | Malaiyarasi | GSHEC | 15 | |
| 196 | Indra | GSHEC | 12 | |
| 197 | Sangeetham | GSHEC | 15 | |
| 198 | Samuthirakani | GSHEC | 14 | |

| | | | | |
|---|---|---|---|---|
| 199 | Bharathi | GSHEC | 15 | |
| 200 | Sanggtham | GSHEC | 14 | |
| 201 | Malarum | CMSSS | 12 | Valparai |
| 202 | Deepthi | GSHEC | 14 | |
| 203 | Roja | GSHEC | 15 | |
| 204 | Vellai natcha | RFMC | 16 | |
| 205 | Uthaya nilla | RFMC | 14 | |
| 206 | Marymatha | GSHEC | 12 | |
| 207 | Priyanka | GSHEC | 13 | |
| 208 | Kurunji | CMSSS | 12 | |
| 209 | Nantha | CMSSS | 13 | |
| 210 | Annaitherasa | GSHEC | 15 | |
| 211 | Inainthakaikal | GSHEC | 15 | |
| 212 | Everest | GSHEC | 16 | |
| 213 | Amuthasurabi | GSHEC | 12 | Valparai (Rajeev Gandhi Nagar) |
| 214 | Gandhi | CMSSS | 14 | |
| 215 | Gopuram | GSHEC | 13 | |
| 216 | Vinmeen | CMSSS | 14 | Valparai (Gandhi Nagar) |
| 217 | Thulasi | RFMC | 15 | |
| 218 | Shanmuga Nathan | RFMC | 12 | Valparai (Kalingan Nagar) |
| 219 | Saranya | RFMC | 12 | Valparai (Children's Park) |
| 220 | Velli Nila | RFMC | 14 | |
| 221 | Akshara | RFMC | 12 | |
| 222 | Magalakshmi | RFMC | 15 | Valparai (Scout Building) |
| 223 | Sindhunathi | CMSSS | 15 | Valparai (Secred Heart Church) |
| 224 | Amman | GSHEC | 14 | Valparai (Cylon Colony) |
| 225 | Puthumari | RFMC | 14 | |
| 226 | Sri Kaliamman | RFMC | 14 | |
| 227 | Achiamman | RFMC | 13 | |
| 228 | Sriramar | GSHEC | 13 | |

| | | | | |
|---|---|---|---|---|
| 229 | Om Sakthi | GSHEC | 14 | |
| 230 | Rainbow | GSHEC | 14 | |
| 231 | Mariammal | GSHEC | 12 | |
| 232 | Valarpirai | GSHEC | 13 | |
| 233 | Kalaimahal | GSHEC | 12 | |
| 234 | Alayamani | GSHEC | 12 | |
| 235 | Nambikkai | GSHEC | 12 | |
| 236 | Anjugatharasi | GSHEC | 15 | |
| 237 | Lakshmi | GSHEC | 12 | |
| 238 | Vivekam | GSHEC | 15 | |
| 239 | Jasmin | GSHEC | 15 | |
| 240 | Sri Balaji | GSHEC | 12 | |
| 241 | Panimalar | GSHEC | 14 | |
| 242 | Infant Jesus | GSHEC | 15 | Valparai (Kakkan Colony) |
| 243 | Suriyan | GSHEC | 16 | |
| 244 | Kanimozhi | GSHEC | 13 | |
| 245 | Star | GSHEC | 12 | |
| 246 | Thiru Kamaraj | GSHEC | 13 | |
| 247 | Mullai | GSHEC | 13 | |
| 248 | Sri Magaliamman | RFMC | 14 | |
| 249 | Anjugam | RFMC | 14 | |
| 250 | Valluvar | CMSSS | 15 | |
| 251 | Kalpanachawla | GSHEC | 14 | |
| 252 | Sangamam | GSHEC | 15 | |
| 253 | Sembaruthi | GSHEC | 15 | |
| 254 | Thamaraikani | GSHEC | 16 | |
| 255 | Vaanam | GSHEC | 16 | |
| 256 | Suriya Ganthi | GSHEC | 16 | |
| 257 | Deepa Oli | GSHEC | 16 | |
| 258 | Mothertherasa | GSHEC | 15 | |
| 259 | Poonila | GSHEC | 14 | |
| 260 | Pannier Pushpam | RFMC | 15 | Valparai (MGR Nagar) |
| 261 | Karumari | RFMC | 14 | |
| 262 | Sree Muthumariamman | RFMC | 14 | |

| | | | | |
|---|---|---|---|---|
| 263 | Ambigai | GSHEC | 13 | Valparai (Karunanithi Nagar) |
| 264 | Deepam | GSHEC | 12 | |
| 265 | Pudhuyugam | GSHEC | 15 | |
| 266 | Thendral | GSHEC | 12 | Vazhaithottam |
| 267 | Rainbow | GSHEC | 14 | |
| 268 | Kalaimahal | GSHEC | 12 | |
| 269 | Mahalakshmi | GSHEC | 12 | |
| 270 | Kurunji | GSHEC | 13 | |
| 271 | Vetri | CMSSS | 15 | |
| 272 | Sembaruthi | GSHEC | 15 | |
| 273 | Srisakthi | GSHEC | 14 | |
| 274 | Deepam | GSHEC | 13 | |
| 275 | Valarpirai | GSHEC | 13 | |
| 276 | Little flower | GSHEC | 15 | |
| 277 | Angel | GSHEC | 15 | |
| 278 | Annaitherasa | GSHEC | 15 | Valparai (Kamaraj Nagar) |
| 279 | santhanamalar | GSHEC | 12 | |
| 280 | Nehru | GSHEC | 13 | |
| 281 | Vasantham | GSHEC | 15 | |
| 282 | Jathimullai | GSHEC | 16 | |
| 283 | Muthamil | GSHEC | 15 | |
| 284 | Karunya | GSHEC | 15 | |
| 285 | Vennila | RFMC | 16 | |
| 286 | Anjal | GSHEC | 13 | |
| 287 | Kalasam | GSHEC | 15 | |
| 288 | Minnal | GSHEC | 13 | |
| 289 | Athirstalakashmi | GSHEC | 13 | |
| 290 | Akshaya | GSHEC | 14 | |
| 291 | Jasmine | GSHEC | 12 | |
| 292 | Vetri | GSHEC | 17 | Valparai (Co-op Colony) |
| 293 | Nantha | CMSSS | 14 | |
| 294 | Kurunji | CMSSS | 14 | |
| 295 | Jayam | GSHEC | 15 | |

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|---|---|---|---|---|
| 296 | Shaloom | GSHEC | 16 | |
| 297 | Vasantham | RFMC | 13 | |
| 298 | Alli Malar | RFMC | 15 | |
| 299 | Starwinner | GSHEC | 14 | |
| 300 | Mariyannai | GSHEC | 14 | |
| 301 | Little Flower | GSHEC | 15 | |
| 302 | Angel | GSHEC | 16 | |
| 303 | Annai Mery | GSHEC | 15 | Valparai (Thiruvalluvar Nagar) |
| 304 | Lilly | CMSSS | 14 | |
| 305 | Everest | GSHEC | 16 | Savarankadu |
| 306 | Annai Indra | GSHEC | 15 | |
| 307 | Uthripookal | GSHEC | 14 | |
| 308 | Mullai | GSHEC | 15 | |
| 309 | Raja | GSHEC | 13 | |
| 310 | Shenbagam | GSHEC | 13 | Nallakath |
| 311 | Jasmine | GSHEC | 12 | |
| 312 | Mallikai | RFMC | 13 | |
| 313 | Thamarai | RFMC | 12 | |
| 314 | Mahathama Gandhi | RFMC | 14 | |
| 315 | Ganthy | RFMC | 14 | |
| 316 | Indra Gandhi | RFMC | 12 | |
| 317 | Kalpanachawla | RFMC | 14 | |
| 318 | Menaga Ganthi | RFMC | 13 | |
| 319 | Anjugatham | GSHEC | 15 | |
| 320 | Annaitherasa | GSHEC | 13 | |
| 321 | Priyadarsini | GSHEC | 14 | |
| 322 | Kanimozhi | GSHEC | 13 | |
| 323 | Kasthuribai | GSHEC | 12 | |
| 324 | Lillypushpam | GSHEC | 16 | |
| 325 | Evergreen | GSHEC | 15 | |
| 326 | Vetri | GSHEC | 14 | |
| 327 | Prakasam | GSHEC | 12 | Sholayar |
| 328 | Santhnamalar | GSHEC | 16 | |

| | | | | |
|---|---|---|---|---|
| 329 | Nila | GSHEC | 16 | |
| 330 | Parasakthi | RFMC | 14 | |
| 331 | Santhiya | RFMC | 12 | |
| 332 | Olimayam | RFMC | 16 | |
| 333 | Saranya | RFMC | 15 | |
| 334 | Deepa Sudar | RFMC | 15 | |
| 335 | Thulasi | RFMC | 13 | |
| 336 | Jeevajothi | RFMC | 13 | |
| 337 | Muthukkal | RFMC | 13 | |
| 338 | Maangani | RFMC | 14 | |
| 339 | Star | RFMC | 14 | |
| 340 | Sri Mariyamman | RFMC | 12 | |
| 341 | Kanimozhi | RFMC | 12 | |
| 342 | Roja | GSHEC | 17 | |
| 343 | Lilly Malar | GSHEC | 13 | |
| 344 | Kurunji Malar | GSHEC | 14 | |
| 345 | Sudar | GSHEC | 14 | |
| 346 | Akshaya | GSHEC | 14 | |
| 347 | Priyanga | GSHEC | 13 | |
| 348 | Saroon | GSHEC | 15 | |
| 349 | Bharatham | GSHEC | 13 | |
| 350 | Thulasi | GSHEC | 12 | |
| 351 | Star | GSHEC | 12 | Kallar |
| 352 | Pournami | RFMC | 14 | |
| 353 | Nachathiram | RFMC | 14 | |
| 354 | Malligai | RFMC | 14 | |
| 355 | Sevvanam | RFMC | 12 | |
| 356 | Sree Kalasam | RFMC | 12 | |
| 357 | Sreesakthi | RFMC | 15 | |
| 358 | Mullai | RFMC | 15 | |
| 359 | Vanavil | RFMC | 12 | |
| 360 | Deepthi | GSHEC | 14 | Iyyarpadi |
| 361 | Pasumai | CMSSS | 12 | |
| 362 | Kalpanachavla | CMSSS | 12 | |

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|---|---|---|---|---|
| 363 | Star | RFMC | 13 | |
| 364 | Senthamarai | RFMC | 14 | |
| 365 | Chevanthy | RFMC | 15 | |
| 366 | Deepa Oli | RFMC | 15 | |
| 367 | Annai Kasthuri | RFMC | 14 | |
| 368 | Kaveri | GSHEC | 13 | |
| 369 | Vaigai | GSHEC | 12 | Paralai |
| 370 | Gangai Nathi | CMSSS | 13 | |
| 371 | Kurunjimalar | RFMC | 14 | |
| 372 | Sindhunathy | RFMC | 14 | |
| 373 | Poonthalir | RFMC | 14 | |
| 374 | Suryaganthy | CMSSS | 13 | |
| 375 | Thamarai | CMSSS | 13 | |
| 376 | Pusbam | RFMC | 14 | |
| 377 | Thamarai | RFMC | 12 | |
| 378 | Priyanka | RFMC | 12 | |
| 379 | Malligai Poo | RFMC | 12 | |
| 380 | Sindhu Nathi | RFMC | 12 | |
| 381 | Malai Thuli | RFMC | 14 | |
| 382 | Suruthi | GSHEC | 14 | Kavarkal |
| 383 | Jayam | RFMC | 15 | |
| 384 | Mahilam Poo | RFMC | 15 | |
| 385 | Vasuki | RFMC | 14 | |
| 386 | Three Roses | RFMC | 14 | |
| 387 | Kalpanachavla | GSHEC | 14 | |
| 388 | Muthamil | GSHEC | 15 | |
| 389 | Kurunji | GSHEC | 15 | |
| 390 | Matha | GSHEC | 16 | Chinna Kallar |
| 391 | Sevanthi | GSHEC | 12 | |
| 392 | Marumalarchi | RFMC | 14 | |
| 393 | Avitta Nachatrim | RFMC | 14 | |
| 394 | Puthumalarchi | RFMC | 15 | |
| 395 | Iswarya | GSHEC | 16 | Chingona |
| 396 | Innisai | RFMC | 14 | |

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|---|---|---|---|---|
| 397 | Thendral | CMSSS | 15 | |
| 398 | Godwin | RFMC | 13 | |
| 399 | Sri mariamman | RFMC | 15 | |
| 400 | Vanpura | RFMC | 14 | |
| 401 | Vidivalli | GSHEC | 12 | |
| 402 | Sakthivinayakar | GSHEC | 15 | |
| 403 | Thamarai | GSHEC | 14 | |
| 404 | Thamarai | GSHEC | 14 | Periya Kallar |
| 405 | Vellai roja | RFMC | 12 | |
| 406 | Shri Durkai Amman | RFMC | 12 | |
| 407 | Kavi Kuyil | RFMC | 13 | |
| 408 | Puthumalarchi | RFMC | 14 | |
| 409 | Sri Sakthi Marry | RFMC | 12 | |
| 410 | Mullai | RFMC | 15 | |
| 411 | Vanathu Chinnapar | GSHEC | 12 | Rotti Kadai |
| 412 | Roja | RFMC | 13 | |
| 413 | Shanbaga Poo | RFMC | 14 | |
| 414 | Samuthirakani | GSHEC | 14 | |
| 415 | Bharathi | GSHEC | 15 | |
| 416 | Kalasam | GSHEC | 13 | Thalanar |
| 417 | Amutham | GSHEC | 13 | |
| 418 | Mariammal | GSHEC | 14 | |
| 419 | Alayamani | GSHEC | 13 | |
| 420 | Roja | GSHEC | 11 | Attakatti |
| 421 | Udayam | GSHEC | 15 | Pudhuthottam |
| 422 | Jani | RFMC | 14 | |
| 423 | Priyanka | RFMC | 13 | |
| 424 | Puthumalar | GSHEC | 14 | |
| 425 | Puthumalarchi | GSHEC | 14 | |
| 426 | Thiruvalluvar | GSHEC | 12 | Karumalai |
| 427 | Uthayam | RFMC | 14 | |
| 428 | Bathala Amman | RFMC | 15 | |
| 429 | Madha | RFMC | 14 | |
| 430 | Punnagai | RFMC | 14 | |

| | | | | |
|---|---|---|---|---|
| 431 | Seventhi | GSHEC | 13 | Old Valparai |
| 432 | Roja | CMSSS | 12 | |
| 433 | Kalaimagal | CMSSS | 13 | |
| 434 | Annai | CMSSS | 14 | |
| 435 | Manoranjitham | CMSSS | 12 | Akka Malai |
| 436 | Thamarai | RFMC | 13 | |
| 437 | Uthaya Nila | RFMC | 14 | |
| 438 | Jeevajothi | CMSSS | 12 | Varatuparai |
| 439 | Aruljothi | CMSSS | 13 | |
| 440 | Anantha Jothi | CMSSS | 15 | |
| 441 | Brindavanam | RFMC | 14 | Watter fall |
| 442 | Sindhunathi | GSHEC | 15 | |
| 443 | Annaitherasa | GSHEC | 14 | |
| 444 | Anandam | RFMC | 14 | |
| 445 | Sammangi Malli | RFMC | 14 | |
| 446 | Panithuli | RFMC | 14 | |
| 447 | Sri Amman | RFMC | 14 | |
| 448 | Kalaivani | CMSSS | 12 | |
| 449 | Balamurugan | RFMC | 12 | |
| 450 | Mugurtham | RFMC | 12 | |
| 451 | Valarpirai | RFMC | 14 | |
| 452 | Jathimalli | RFMC | 15 | |
| 453 | Sivappu Roja | RFMC | 13 | |
| 454 | Bharathiyar | RFMC | 13 | |
| 455 | Kalaimagal | CMSSS | 13 | |
| 456 | Malarum | CMSSS | 15 | |
| 457 | Sri Meenakshi | RFMC | 14 | |
| 458 | Imayam | RFMC | 14 | |
| 459 | Abinaya | RFMC | 14 | Waverly |
| 460 | Mangalam | RFMC | 14 | |
| 461 | Manoranjitham | RFMC | 12 | |
| 462 | Andhi Mallai | RFMC | 13 | |
| 463 | Sangamam | RFMC | 12 | Injiparai |
| 464 | Jeniffer | RFMC | 13 | |

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|---|---|---|---|---|
| 465 | Elzi | RFMC | 12 | |
| 466 | Jeni | RFMC | 12 | |
| 467 | Illarajothi | RFMC | 12 | |
| 468 | Paranjothi | RFMC | 12 | |
| 469 | Omsakthi | RFMC | 13 | |
| 470 | Om Sakthi | RFMC | 13 | |
| 471 | Santhosam | RFMC | 14 | |
| 472 | Sri Vadakkathiamman | RFMC | 13 | Mudis |
| 473 | Iswariam | RFMC | 14 | |
| 474 | Punnagai | RFMC | 14 | Nadumalai |
| 475 | Muthu Mari | CMSSS | 14 | Sri Ram Estate |
| 476 | Sree Magaliamman | RFMC | 12 | Sadal Dam |
| 477 | Sree Poomariamman | RFMC | 15 | |
| 478 | Sri Santhana Marry | RFMC | 14 | |
| 479 | Sree Mariamman | RFMC | 14 | |
| 480 | Sree Karumariamman | RFMC | 14 | |
| 481 | Ilanthentral | RFMC | 12 | Murugali |
| 482 | Kurunji Poo | RFMC | 12 | |
| 483 | Ishwariyam | RFMC | 13 | Shekal Mudi |
| 484 | Sangamitra | CMSSS | 13 | |
| 485 | Alayamani | GSHEC | 13 | |
| 486 | Then Vazhai | RFMC | 15 | |
| 487 | Poo Vazhai | RFMC | 14 | |
| 488 | Nila | RFMC | 12 | |
| 489 | Puthu Ugam | RFMC | 13 | Mazhukkuparai |
| 490 | Om sakthi | RFMC | 13 | |
| 491 | Vanavil | RFMC | 13 | |
| 492 | Kanmani | RFMC | 14 | |
| 493 | Ishwariyam | RFMC | 14 | |
| 494 | Deepam | RFMC | 14 | |
| 495 | Udhayam | RFMC | 14 | |
| 496 | Samuthiram | RFMC | 14 | Kalyana Pandal |
| 497 | Rubha | RFMC | 12 | Periyar Nagar |
| 498 | Thenmozhi | RFMC | 12 | |

| | | | | |
|---|---|---|---|---|
| 499 | Rukkiya | RFMC | 12 | |
| 500 | Ruby | RFMC | 12 | |
| 501 | Suryagandhi | CMSSS | 13 | Nirar Dam |
| 502 | Srimuthumari (UPASI) | RFMC | 12 | |
| 503 | Vannatamil | RFMC | 12 | ETR - DIV |
| 504 | Paintamil | RFMC | 14 | |
| 505 | Issai tamil | RFMC | 14 | |
| 506 | Kaviya tamil | RFMC | 14 | |
| 507 | Shanthamil | RFMC | 14 | |
| 508 | Sangatamil | RFMC | 14 | |
| 509 | Jeeva | CMSSS | 14 | |
| 510 | Puthumaipen | GSHEC | 14 | |
| 511 | Bharathi | GSHEC | 15 | |
| 512 | Thentamil | RFMC | 15 | |
| 513 | Muthatamil | RFMC | 15 | |
| 514 | Iswaryam | RFMC | 14 | Siva Coffee |
| **Total No of Members** | | | **7030** | |

# APPENDICES – IV

## DESCRIPTIVE STATISTICS OF SELF HELP GROUP MEMBERS IN VALPARAI

| Total No of member in SHG | | | |
|---|---|---|---|
| **S.No** | **Total No of member in SHG** | **Frequency** | **Percentage** |
| 1 | Up to 10 | 67 | 10.7 |
| 2 | 11 | 74 | 11.82 |
| 3 | 12 | 138 | 22.04 |
| 4 | 13 | 145 | 23.16 |
| 5 | 14 | 154 | 24.6 |
| 6 | 15 | 48 | 7.67 |
| **Total** | | **626** | **100** |
| **Position in Group** | | | |
| **S.No** | **Position in Group** | **Frequency** | **Percentage** |
| 1 | Animator | 155 | 24.76 |
| 2 | Representative -I | 94 | 15.02 |
| 3 | Representative -II | 138 | 22.04 |
| 4 | Member | 239 | 38.18 |
| **Total** | | **626** | **100** |
| **Membership Duration** | | | |
| **S.No** | **Membership Duration** | **Frequency** | **Percentage** |
| 1 | Below 1 yr | 94 | 15.02 |
| 2 | 1 - 2 Years | 51 | 8.15 |
| 3 | 2 - 3 Years | 33 | 5.27 |
| 4 | 3 - 4 Years | 66 | 10.54 |
| 5 | Above 4 | 382 | 61.02 |
| **Total** | | **626** | **100** |
| **Sources of information about SHG** | | | |
| **S.No** | **Sources of information about SHG** | **Frequency** | **Percentage** |
| 1 | Through friends | 275 | 43.93 |
| 2 | Neighbors | 188 | 30.03 |
| 3 | Husband | 75 | 11.98 |
| 4 | Relatives | 63 | 10.06 |
| 5 | Media | 25 | 3.99 |
| **Total** | | **626** | **100** |

| Period of conducting group meeting | | | |
|---|---|---|---|
| **S.No** | **Period of conducting group meeting** | **Frequency** | **Percentage** |
| 1 | Weekly | 66 | 10.54 |
| 2 | Fortnightly | 208 | 33.23 |
| 3 | Monthly | 332 | 53.04 |
| 4 | Occasionally | 20 | 3.19 |
| **Total** | | **626** | **100** |
| **Main issues that mostly Discussed in the meeting** | | | |
| **S.No** | **Issues that discussed mostly in the meeting** | **Frequency** | **Percentage** |
| 1 | Loan issue | 506 | 80.83 |
| 2 | Social issue | 45 | 7.19 |
| 3 | Political issue | 17 | 2.72 |
| 4 | Member's family problems | 58 | 9.27 |
| **Total** | | **626** | **100** |
| **Involved in Income generating activity** | | | |
| **S.No** | **Business Activity** | **Frequency** | **Percentage** |
| 1 | Yes | 159 | 25.4 |
| 2 | No | 467 | 74.6 |
| **Total** | | **626** | **100** |
| **Kind of business activity** | | | |
| **S.No** | **Kind of business activity** | **Frequency** | **Percentage** |
| 1 | Public distribution system | 67 | 42.14 |
| 2 | Sericulture | 17 | 10.69 |
| 3 | Horticulture | 35 | 22.01 |
| 4 | Food & beverage | 40 | 25.16 |
| **Total** | | **159** | **100** |
| **Reason for Not-in business** | | | |
| **S.No** | **Reason for Not-in business** | **Frequency** | **Percentage** |
| 1 | Lack of members coordination | 166 | 35.55 |
| 2 | Lack of business knowledge | 64 | 13.7 |
| 3 | Lack of investment | 33 | 7.07 |
| 4 | No interest | 159 | 34.05 |
| 5 | Other | 45 | 9.64 |
| **Total** | | **467** | **100** |
| **SHG Support** | | | |
| **S.No** | **SHG Support** | **Frequency** | **Percentage** |
| 1 | Poverty reduction | 386 | 61.66 |
| 2 | To run own business | 37 | 5.91 |
| 3 | Social interaction | 40 | 6.39 |
| 4 | Resolve family problems | 163 | 26.04 |
| **Total** | | **626** | **100** |

## APPENDICES – V

## STATUS OF DISTRICT ADMINISTRATION WEBSITES

# காலாவதி புள்ளி விபரங்களுடன் மாவட்ட நிர்வாக இணையதளம்

## ● பழையன கழிதலும் புதியன புகுதலும் எப்போது?

**கோவை ● அக். 9–**

**தமிழக மாவட்ட நிர்வாக இணையதளத்தில் தகவல்கள் புதுப்பிக்கப்படாமல் உள்ளதால், மாவட்டங்களின் தற்போதைய தகவல்கள் பெற முடியாத நிலை ஏற்பட்டுள்ளது.**

தமிழகத்திலுள்ள, 32 மாவட்டங்கள் குறித்த தகவல்களையும், உலகம் முழுவதும் இருக்கும் மக்கள் அறிந்து கொள்ளும் வகையில், மாவட்ட வாரியான விபரங்களை உள்ளடக்கி, இணையதளம் உருவாகப்பட்டுள்ளது. அந்தந்த மாவட்டத்தின் பெயரிலான, இந்த இணையப்பக்கத்தில், அந்த மாவட்டம் குறித்த அனைத்து விபரங்களும் வெளியிடப்பட்டுள்ளன.

பரப்பளவு, மக்கள் தொகை, மாவட்டம் துவங்கிய வரலாறு, விவசாயப்பரப்பு, தொழில், சுற்றுலா தலங்கள் உள்ளிட்ட எல்லா விபரங்களையும் இந்த 'வெப்சைட்' உள்ளடக்கியுள்ளது. இவை தவிர, மாவட்டத்தில் பெய்த மழைப்பொழிவு, துறை ரீதியான அலுவலகங்கள், உள்ளிட்ட தகவல்களும் இடம்பெற்றிருக்கும்.

பெரும்பாலான மாவட்ட நிர்வாகங்களின் 'வெப்சைட்'களில், மூன்றாண்டுகளுக்கு முந்தைய விபரங்கள் மட்டுமே இன்னும் இருக்கின்றன.

மழைப்பொழிவு, பயிர்கள் பயிரிடும் பரப்பு, கால்நடை எண்ணிக்கை என புள்ளி விபரங்கள் அடங்கிய தனித்தொகுப்பும், இதில் தரப்படும், இவை எதுவுமே, கடந்த மூன்று ஆண்டுகளாக புதுப்பிக்கப்படாமல், அறுதப்பழசான தகவல்களைக் கொண்டுள்ளன. இந்த 'வெப்சைட்'களில் உள்ள எந்தத் தகவலையும் ஆதாரமாக எடுத்துக் கொள்ள முடியாத நிலை உள்ளது.

புதிய திட்டங்களை வகுக்கவும், ஏற்கனவே நடைமுறைப்படுத்தப்பட்டு வரும் திட்டங்களை இன்னும் தீவிரமாகக் கண்காணிக்கவும், புள்ளி விபரங்கள் பெரிதும் உதவுகின்றன. ஆனால், புதுப்பிக்கப்படாத புள்ளி விபரங்களால், நிர்வாகத்தில் வெளிப்படைத் தன்மை குறைவதற்கான வாய்ப்பு அதிகமாகிறது. இந்த 'வெப்சைட்'களில் புள்ளி விபரங்கள், பழசாக இருப்பதால் தான், பெரும்பாலான தகவல்களை தகவல் பெறும் உரிமைச் சட்டத்தில் பெற வேண்டிய கட்டாயத்தில், மக்கள் இருக்கின்றனர்.

மாவட்ட நிர்வாகங்களின் இந்த 'வெப்சைட்'களை தேசிய தகவல் மையம் தான், உருவாக்கி, பராமரித்தும் வருகிறது. ஆனால், இதற்கான தகவல்களை பல்வேறு துறைகளிலிருந்து திரட்டித் தர வேண்டிய பொறுப்பு, புள்ளியியல் துறைக்கு உள்ளது. அரசுத் துறைகளுக்கு தகுந்த அறிவுறுத்தல்களை வழங்கி, தகவல்களை வழங்க உத்தரவிடுவது, மாவட்ட கலெக்டர்களின் கடமை.

ஆனால், இதனை பெரும்பாலான கலெக்டர்கள் கண்டு கொள்வதேயில்லை. பல மாவட்டங்களில், புள்ளியியல் கையேடு என்கிற தனிப்பகுதியே இல்லை என்பது அதிர்ச்சி தரும் உண்மை. இந்த கையேடு இருக்கும் பல மாவட்டங்களிலும், இரண்டு ஆண்டுகளுக்கு முந்தைய தகவல்கள் மட்டுமே, இடம்பெற்றுள்ளன; சில மாவட்டங்களில், 2006 விபரங்களே உள்ளன.

தேசிய தகவல் மையத்தைச் சேர்ந்த அதிகாரி ஒருவர் கூறுகையில், 'மாவட்ட நிர்வாக இணையதள தகவல்கள் அனைத்தும் புள்ளியியல் துறை மூலம் எங்களுக்கு வழங்கப்படுகிறது. அத்தகவல்களை இணையதளத்தில் பதிவேற்றம் செய்வது மற்றும் இணையதளத்தை பராமரிப்பது உள்ளிட்ட பணிகளை தேசிய தகவல் மையம் மேற்கொண்டு வருகிறது. புள்ளியல் துறையிலிருந்து தகவல்கள் அக்., மாதத்தில் வழங்கப்படும். அதன் பின்னரே, இணையதளத்தில் பதிவேற்றம் செய்வோம். இந்தாண்டு தகவல்கள் இன்னும் கிடைக்கவில்லை' என்றார்.

புள்ளியில் துறையைச் சேர்ந்த இணை இயக்குனர் ஒருவர் கூறுகையில், 'பல்வேறு அரசுத் துறை அதிகாரிகளையும் தொடர்ச்சியாக அணுகி, அவர்களிடமிருந்து தகவல் பெறுவது சிரமமான விஷயம். இதற்கு அதிக ஆட்கள் வேண்டும்; ஆனால், எங்கள் துறையில், ஆட்கள் பற்றாக்குறை கடுமையாக உள்ளது' என்றார்.




கோவை மாவட்ட நிர்வாக இணையதளத்தில் புள்ளிவிபர கையேடு – முதல் பக்கம்.
**அடுத்த படம்:** 2012–13ம் ஆண்டுக்கான பழைய தகவல்கள் மட்டுமே இடம்பெற்றுள்ளன.

**Source: Thina Malar, October 09, 2014.**